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Portfolio

£42,000 to be won

There is £42,000 to be won in The Times Portfolio competition today. £40,000 in the weekly competition (double the usual amount because no one won last week) and £2,000 in the daily.

Yesterday's prize of £2,000 was won by Mrs Joan Wilson of Littleover, Derby. Portfolio list, page 20; weekly check list, information service, back page.

Extradited man cleared of murders

The second man to be extradited to Belgium from the Irish Republic for alleged terrorist offences was acquitted of two IRA murders, James Shannon had been accused of killing Sir Norman Stronge, the former Northern Ireland Speaker, and his son James. The first man to be extradited was Dominic McGinley who was also cleared of murder by an Ulster court.

Serps reprieve in benefit changes

Key changes in social benefits to be announced next week will be completed a year later than planned, and the state earnings-related pension scheme will survive in reduced form instead of being abolished.

Militant purge

Senior members of the Shadow Cabinet are seeking the expulsion from the Parliamentary Labour Party of the MPs Mr David Nellist and Mr Terry Fields, who support Militant Tendency.

Briton jailed

Ian Davison, of South Shields, and two Palestinians were jailed for life in Cyprus for the murder of three Israelis in September.

Ban on English clubs eased

English football clubs are to be allowed to play friendly matches against European opposition in a partial lifting of a ban imposed after the Brussels disaster of last May.

Trade boost

Britain has told Peking it will increase the £100 million set aside for low-cost loans to China, to boost British export orders.

Inflation up

Price increases in November pushed the inflation rate up for the first time since May, from 5.4 to 5.5 per cent.

Lending record

Mortgage lending by building societies reached a record £2.66 billion last month, but savings receipts were down £283 million.

Reagan's battle

President Reagan has been lobbying Congress hard to win support from Republicans to revive his moribund tax reform Bill.

Tobacco conflict

The BBC and tobacco companies are accused of repeatedly breaking agreements on tobacco advertising and sport sponsorship through prolonged screening of company names and logos.

Jarrett cleared

Floyd Jarrett, whose mother's death led to the Tottenham riot in October, was cleared of assaulting a policeman and awarded £350 costs against the Metropolitan Police.

Rush for jobs

An estimated 149,000 candidates will sit examinations early in the new year for 376 places in the Italian Ministry of the Interior.

Western hopes

Nato foreign ministers have warned Mr George Shultz that Western public opinion expects more than a good atmosphere and good intentions when Mr Reagan and Mr Gorbachev meet again.

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Court defeat for Fowler on lodging cash cuts

By Nicholas Timmins, Social Services Correspondent

The Government yesterday received its second big court defeat in a week as its board and lodging regulations were once again held to be illegal.

The day after the High Court ruled that the Secretary of State for Transport, Mr Nicholas Ridley, acted unlawfully in raising Severn Bridge tolls, the Court of Appeal rejected an appeal by the Secretary of State for Social Services, Mr Norman Fowler, over the legality of his department's restrictions on bed and breakfast payments for the young unemployed.

The ruling affects payments made between April 29 and November 25 this year.

Also yesterday, the High Court, the London Borough of Camden was given leave to challenge the new regulations that ministers brought in after the old ones were challenged.

The Court of Appeal upheld a ruling in July that Mr Fowler had acted unlawfully in the way he set the time limits forcing many young people aged under 26 to move on every two, four or eight weeks, depending on area.

In addition the court said that the way the new maximum payments were introduced last April was also unlawful, and that Mr Fowler had failed to consult properly his independent advisers, the Social Security Advisory Committee, on the regulations.

Mr Nicholas Warren, solicitor for Mr Simon Cotton, the unemployed youth on whose behalf the case was originally brought, said that unless the case goes to the House of Lords the ruling meant that the Department of Health and Social Security "will have to pay out millions of claimants who have been underpaid in the past".

The ruling affects only those payments made between April

29 and November 25 this year because ministers have since introduced the regulations in amended form to try to meet the High Court's earlier objections.

But yesterday Camden was given leave to challenge the redrafted regulations with Mr Richard Drabble, counsel for Camden, saying he would seek a declaration that they were "of no legal effect" because they too had not been put before Parliament properly.

Mr Anthony Newton, Minister for Social Security, and the Court of Appeal judgement and its implication was being given "urgent consideration". Yesterday's ruling means that people affected by the new maximum limit on payments brought in last April, as well as the time limits, could have a claim for back benefit.

The housing action group Shelter said: "The Government should be making immediate arrangements to pay arrears. It is time the Government withdrew these senseless rules and brought forward alternative policies to deal with board and lodging payments."

Mr Frank Field, Labour MP for Birkenhead, who helped Mr Cotton to bring the original case, said the ruling left the Government's board and lodging policy "in ruins".

The government introduced the restrictions in the face of steeply rising claims for bed and breakfast and to end abuses whereby jobless youngsters went to seaside towns to claim benefit.

The court of Appeal said yesterday that it would refuse an application for leave to appeal to the Lords, but the Government said an application to the Lords for leave to appeal was being considered.

Law Report, page 32

Pilot failed to have Gander jet de-iced

From Trevor Fishlock, New York

The wings of the airliner that crashed on take-off in Newfoundland, killing 248 US soldiers, were not cleaned of ice. And the air charter company's maintenance records were the subject of an official inquiry last year. These findings last night headed the agenda of cash investigations.

Canadian officials say that there is no evidence of sabotage. Though terrorist action has not been ruled out, the focus of the inquiry is on the condition of the aircraft's wings, flaps, controls and four engines.

The pilot, Captain John Griffin, of Miami, did not ask for de-icing during the refuelling stop at Gander, on the plane's journey from Egypt to the Army base at Fort Campbell, Kentucky.

The acting general manager of the company which normally de-ices aircraft at Gander said that the service is performed at the pilot's request. In this case, he said, it was not done, although there had been light freezing drizzle and snow 75 minutes before the plane took off.

The maintenance record of the Miami-based Arrow Air Company, which had a troop transport contract with the US Army, was investigated by the Federal Aviation Administration last year.

"As a result the company was fined \$34,000 (£24,000) for maintenance violations. Inspectors reported numerous examples of deferred maintenance, repairs long overdue, sloppy record keeping throughout the airline, inspections not performed and training manuals out of date."

A mechanic who said he worked on the DC3 in July claimed yesterday that the aircraft had been "in pretty poor shape" at that time.

Mr Randy Stirm, who worked with a maintenance subcontractor at the time, said that there were compression stalls in the number three engine caused by valves that did not work properly, and that this could lead to a build-up of fuel and an engine explosion.

Arrow Air mechanics had tried to correct the problem, but he had refused them to add his name to the maintenance log because "the plane was in such bad condition that I did not want the responsibility of putting my name in it."

Arrow Air refused yesterday to comment on these allegations.

The Federal Aviation Administration said, however, that Arrow's violations were minor. "It's not all that terrible," a spokesman said. "They are largely paper violations, having to do with record-keeping." He said that the maintenance violations were corrected at the time.

The airline was investigated because of concerns that it was expanding too fast, he said.

Continued on back page, col 4.



Mrs Christine Marion: her Army captain husband died



Lord Hartwell yesterday: No intention of editorial outlook changing at the papers

Electricians rebuff TUC on ballot aid

By Barrie Clement, Labour Reporter

The electricians' union delivered an overwhelming rebuff to the TUC yesterday with the announcement of a nine to one vote to accept state aid for ballots.

In a postal referendum of 375,000 members of the Electrical, Electronic, Telecommunications and Plumbing Union (EETPU), 136,800 voted to effect a rule change accepting government money and 15,339 against, a return of 41 per cent.

The million member Amalgamated Union of Engineering Workers, the second largest TUC affiliate is virtually certain to add to the TUC's discomfiture next week when it reveals the results of its own plebiscite.

Both unions are under the threat of suspension or expulsion from the official labour movement for accepting the money in breach of a TUC policy reaffirmed in September's Congress. But there are moves to shift the TUC's position which would accommodate the two dissident unions.

The EETPU yesterday triggered the TUC's disciplinary

procedure by accepting £168,000 for ballots conducted in the two years before January 1985 and registered its intention to accept more, including the £100-120,000 cost of the "ballot about ballots".

In a typically controversial speech yesterday, Mr Eric Hammond, general secretary of the EETPU, said his greatest difficulty in campaigning among his members for a "yes" vote, was to explain the benefits of remaining in the TUC "I had to answer in terms of potential, and the influence we want to exert in terms of the wider movement".

But if the union was solely interested in the pursuit of more members, said Mr Hammond, then there would be an advantage in operating outside the TUC where the rules about inter-union "poaching" would not operate.

The moves to change the TUC's attitude will be reflected in a crucial meeting early next week of the TUC's key employment committee which will be discussing the kind of trade

Continued on back page, col 6

Telegraph loses £16m in 6 months

By Patience Wheatcroft

The Daily Telegraph is to appoint Mr Andrew Knight, the editor of the *Economist*, as its new chief executive in a radical boardroom restructuring following the sale of a controlling shareholding to Mr Conrad Black the Canadian businessman.

Lord Hartwell, the Telegraph chairman, yesterday revealed the increasing losses which have forced his family to relinquish ownership of the newspaper. In the six months to September, losses have totalled more than £16 million although when the company raised new finance in the spring it was forecasting a profit for the year of around £5 million.

The main problem for the news papers has been soaring redundancy costs and other payments to buy out antiquated work practices and being in new technology. In the half-year these came to £11.5 million, Lord Hartwell said it was an essential element in the package which will bring the newspaper £30 million of new finance.

The Telegraph is to raise £20 million of new equity capital and will borrow a further £10 million from its existing bankers. Mr Black's companies are to guarantee this money and a further £10 million.

Hollinger Inc, a Canadian company controlled by Mr Black, will subscribe £14.4 million for new shares in the Telegraph and there will be a rights issue to raise a further £5.6 million. The terms will be three new shares for every four held and the price just 50p compared with 140p for the shares issued in the spring. Lord Hartwell's family will not be eligible for the issue and in addition will sell Mr Black, however, many shares he needs to take his holding above 50 per cent after the issue.

Yesterday Lord Hartwell, who is remaining as company chairman and editor-in-chief, warned that despite cover price increases on both the *Daily* and *Sunday Telegraph* recently, the outlook was not encouraging. He stressed yesterday that he had no intention of the editorial outlook of the newspapers changing and he believed that Mr Black would not wish to become involved in the day-to-day running of the newspapers.

Nonetheless his announcement was accompanied by several boardroom changes. Mr Harbottle Stephen, the 69-year-old managing director, is to retire but remain a consultant on the move to the new printing plant. Mr R. L. Holland, the 66-year-old finance director, is also retiring to be replaced by Mr Anthony Hughes recently appointed as company secretary after being with Rockwell.

Knight profile, page 2
Tide of change, page 23

Westland rejects Heseltine package

By Rodney Cowton, Defence Correspondent

The board of Westland, the Yeovil-based helicopter manufacturing company, moved into head-on conflict with its principal customer yesterday when it rejected an offer of financial assistance which had been put together on the initiative of Mr Michael Heseltine, Secretary of State for Defence.

Instead, the board announced that it had reached agreement in principle with an American company, United Technologies, and Fiat, the Italian industrial group, which will take a minority stake in Westland.

Westland has been facing difficulties because of insufficient orders until about 1990 when a new naval helicopter, the EH-101, comes into production.

The company has been talking to United Technologies and its helicopter subsidiary, Sikorski, for weeks, and it is only in the past fortnight that Mr Heseltine has sought to inspire a purely European solution to Westland problems.

That solution was delivered to the Westland offices in London yesterday afternoon, and appears to have been rejected within three hours. A spokesman for the "European" solution said he did not understand how it could be rejected so quickly.

Ministry of Defence officials gave a warning that if the European solution was not accepted it could bring into question Westland's participation in joint European ventures including the EH-101 project, and would lose work and orders that were on offer under the European solution.

Sir John Cuckney, chairman of Westland, said he was satisfied that the arrangement with United Technologies and Fiat was better for Westland and its shareholders.

Under the European solution Messerschmitt-Bölkow-Blohm of West Germany, Aerospatiale of France, Agusta of Italy and British Aerospace offered to subscribe between them £30 million for shares in Westland.

In addition Aerospatiale and Agusta offered to sub-contract to Westland work with an estimated value of £130 million over five years.

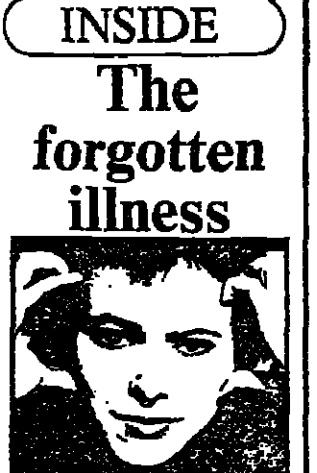
Mr David Hynes, managing director of Lloyds Merchant Bank, acting on behalf of the four companies, made clear that the companies would press for adoption of their solution.

Ministry of Defence officials said that one element of the European solution was that the governments of Britain, West Germany, France and Italy had agreed as part of the arrangement that they would harmonize their requirements for a new battlefield helicopter. That would produce savings for Britain of about £25 million, and would make possible the ordering of six additional Sea King helicopters for Westland.

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INSIDE

The forgotten illness



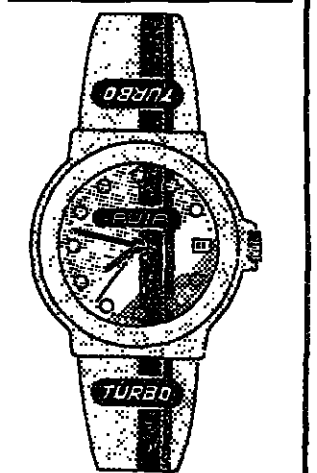
Schizophrenia, Britain's most neglected illness, affects one in a hundred people at some time in their lives. The Times on Monday begins a three-part investigation into this tragic and secret illness that destroys families.

MONDAY



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Solving the present problem
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Follow the Leader

the quality scotch

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Aids cases double as disease spreads across Europe

From Alan McGregor, Geneva

The spread of Aids is accelerating rapidly, with reported cases in Europe reaching 1,600, compared with 700 at the beginning of January, according to the World Health Organization.

The number of new cases double every six to 12 months, it says. The world total for 73 countries is now close to 20,000, the highest prevalence still being in the US. Over 50 per cent die within a year of diagnosis.

WHO estimates that about 100,000 people in Europe may already be infected and five times as many in the US. The organization commenting on the possibility of an effective vaccine being found, says: "There is no easy or quick solution. This will probably take several years at least. In the meantime, assertive public health measures are urgently required."

Most of the 33 countries in the WHO European region are now rapidly equipping themselves with the reagents necessary for specific serological tests for screening. The number of collaborating centres for virology of Aids in the region is growing quickly.

The original centre, at the Claude Bernard Hospital, in Paris, is being joined by six others: in Paris (Institute Pasteur), Munich (Max von Pefferkoffer Institute), Stockholm (National Bacteriological Laboratory), London (one at the National Institute for Biological Standards and Control, the other at the Central

Public Health Laboratory) and in the USSR (Ivanovsky Institute of Virology, Moscow) where "a small number" of Aids cases has been recorded.

Until mid-year, Belgium (10 cases per million population), Switzerland (9.7), and Denmark (9.4) were the European countries with the highest rate. The comparative figure for Britain was 3.1, The Netherlands 4.6, Sweden 3.3, and France 7. About 70 per cent of cases were in male homosexuals or bisexuals.

In the US recent estimates of prevalence in high-risk groups mention rates of 175-205 per 100,000 single men in Manhattan and San Francisco, and rates of between 200 and 270 among intravenous drug abusers in New York City and New Jersey.

WHO, noting that health services' spending on Aids detection and treatment is likely to rise steeply says: "One of the most important public health questions in Europe today is which measures are appropriate to curb the spread of the virus."

From an overall point of view this is still limited to certain risk groups but further spread to the general community cannot be excluded.

French see in US, page 7

Man extradited from the Irish Republic is cleared of two murders

From Richard Ford, Belfast

The second man to be extradited from the Irish Republic for alleged terrorist offences was acquitted of two Provisional IRA murders yesterday, causing renewed controversy over an issue considered essential for better cross-border security.

James Shannon walked free from Belfast Crown Court after being found not guilty of the "ruthless assassination" almost five years ago of the former Stormont Speaker, Sir Norman Stronge, and his son, James, at

their country estate near the border with the republic. The judgment is the third setback for the police on extradition and brought demands for them to produce stronger evidence before issuing warrants for the arrest of terrorist suspects.

Extradition has long been demanded by Unionist politicians, but Sir John Hermon, Chief Constable of the RUC, does not see it as the main answer to terrorism.

Mr Shannon's extradition came after that of Dominic McGlinchey, a one-time leader of the Irish National Liberation Army. He was sent to the North after arguing in the republic's courts that his alleged offence was politically motivated.

Mr McGlinchey's murder conviction was quashed in the Northern Ireland Court of Appeal, but he was re-extradited to the republic and he is now awaiting trial on firearms charges.

Last week, a man wanted for questioning about the murder of five British soldiers was freed by the republic's High Court after a decision in the North to quash 15 warrants for his extradition because they were defective.

Mr Shannon, aged 27, who lives in Co Monaghan, had pleaded not guilty to the murders of Sir Norman, aged 86, and his son, aged 47, in a Provisional IRA attack on their home in Tynan Abbey, Co Armagh.

The prosecution had relied solely on thumbprints found on a car used in the attack.

The owner of the car, however, told the court that he used to drink in Co Monaghan and that he remembered it being moved once by several men because it was causing an obstruction.

Mr Justice Higgins said yesterday: "I am not satisfied that those thumbprints are sufficient to prove the accused's involvement in these crimes. I therefore acquit him."



James Shannon in Belfast after his acquittal yesterday.

MP repeats charge of payment to IRA

By Richard Dowden

Mr Dale Campbell-Savours, Labour MP for Workington, yesterday repeated his allegation that Associated British Foods (ABF) had paid £2 million protection money to the IRA after it had released a kidnap victim.

The company vigorously denied the charge. Last night Sir David Napley said on behalf of ABF: "No funds of ABF or any associated company have been used in any shape or form, either directly or indirectly, in payment to the IRA. It is a categorical denial."

Speaking earlier in the Commons, Mr Campbell-Savours said: "In the statement this morning, ABF say they

never paid £2 million to secure a kidnap victim, a very careful and selective use of language. I never suggested they paid £2 million to secure the release of a kidnap victim but that they paid £2 million protection money, paid after the kidnap victim had been released. The company is playing on words in the statement today."

In fact, the only statement issued by ABF yesterday morning said simply: "There is neither truth in, nor justification for, the assertion that the funds of Associated British Foods or any associated company has (sic) been used in any payment of money to the IRA."

Parliament, page 4

Hurd rejects Fordham inquiry call

By Our Home Affairs Correspondent

Mr Douglas Hurd, Home Secretary, yesterday ruled out an inquiry into the police operation which led to the killing of Det Constable John Fordham during a secret surveillance operation.

A jury acquitted Mr Kenneth Noye, a millionaire property dealer, of murder, after his plea of self-defence was accepted.

Mr Hurd said at a Press conference in Leeds that police had stated there would be a debriefing and any lessons that needed to be learned would be.

Earlier, Mr Alf Dubs, Labour home affairs spokesman, said he was surprised that police had decided against an inquiry and called for one to be held. Assurances were needed.

He said on TV-am: "There are a lot of questions being asked today as to what happened, as to the nature of the police operation, and how it is that a police officer was left so vulnerable."

Two killed

A teenage girl and an elderly woman died after a car ploughed into a queue at a bus stop in Chelmsford, Essex, yesterday. Police were questioning two drivers.

Gloom over teachers' pay talks

By Lucy Hodges, Education Correspondent

Teachers' unions and local authority employers are to meet on Tuesday for informal talks aimed at reaching a settlement in the 10-month teachers' pay dispute.

There is increasing gloom on both sides about the prospects for peace, particularly as the employers' attitudes appear to be hardening. They say they cannot afford even the 6.9 per cent offer made informally, which would have given teachers a staged 7.5 per cent rise by the end of March.

Crucially, important sections of the Labour-dominated employers do not want to do business with the smaller teachers' unions, who are able to command a majority on the teachers' side on the Burnham committee, on the ground that they are not natural Labour supporters.

They do not see why they should reach a settlement with people such as Mr David Hart, general secretary of the

National Association of Head Teachers and the new secretary of the teachers' panel. His association is not affiliated to the TUC.

Labour leaders on the management side were used to doing business with Mr Fred Jarvis, general secretary of the National Union of Teachers, the biggest union.

The NUT supports Labour overtly and is affiliated to the TUC. But the Labour employers also are disinclined to settle if the Government is standing ready to announce an inquiry into teachers' pay or conditions.

But the government is not expected to make a decision on an independent inquiry until after Christmas to enable the current informal talks to take their course. An ad hoc committee of Cabinet ministers is thought to favour an inquiry out of the various options it considered.

Mr Hart said the only chance

MP angry at Nalco boycott

A Conservative MP is being prevented from taking up housing issues on behalf of constituents because council staff have refused to handle his work.

Mr Colin Moynihan, MP for Lewisham East, has complained to the Speaker, Mr Bernard Wetherill, after discovering that he has been "blacklisted" by the Nalco branch in Lewisham housing department in south-east London.

When his secretary telephoned the housing department on Thursday to discover what had happened to letters he had written, a Nalco shop steward told her that Mr Moynihan had been blacklisted because of his dealings with South Africa.

But Mr Moynihan said yesterday that he had no dealings with South Africa. When he got in touch with Nalco officials to ask what his offence was supposed to be, he was told that it was because of his positions as vice-chairman of Ridgway Teas and as external consultant to Tate and Lyle.

Five Tate and Lyle subsidiaries were quoted to him as being involved in South Africa. Mr Moynihan said yesterday that the first four had been sold for more than six years.

Mr Gordon Botley, chief Nalco officer at the housing department, insisted last night that it was boycotting Mr Moynihan "because of his involvement in companies which trade in South Africa."

Bomb hoax gang escaped with £750,000

By Michael Horsnell

An armed gang who staged an elaborate bomb hoax to facilitate their getaway from a security firm's strongroom escaped with £750,000, the police disclosed yesterday.

The four masked men, brandishing sawn-off shotguns and handguns, got away with Christmas cash deposited by local companies during the raid on the Arma-Guard organization at Harlow, Essex.

The police said that Thursday's raid was nearly for times bigger than was thought at first. The robbers burst into the

home of Mr Joe Symes, aged 61, a security officer, and held him, his wife and daughter hostage for 12 hours before forcing him to drive them to his base. Then they told their security officers there that they had placed a bomb in Mr Symes' car and forced one of them to sit in the driver's seat while they cleared the vault. The bomb was found later to be a hoax.

A reward of £75,000 was offered yesterday for information leading to the arrest and successful conviction of the men.

Employers' chief calls for flexible 'working year'

By Our Labour Reporter

The leader of Britain's engineering companies yesterday called for a "working year" instead of a working week to maximize flexibility and responsiveness to seasonal variations to demand.

Dr James McFarlane, director general of the Engineering Employers' Federation, said that about a quarter of the workforce in his sector might have to be engaged on such a basis through part-time jobs or short-term contracts.

Such a system for the engineering industry presently employing about 1.5 million hourly-paid workers, might require a change in the rules of qualification for unemployment benefit, so that it would be possible to draw "part-time dole".

The EEF is due to resume negotiations with the Confederation of Shipbuilding and Engineering Unions in the new year in which the employers' ideas of flexibility will play a prominent part.

Print unions try again for unity over 'Post' deal

Print unions will make another attempt on Monday to form a united front over the demand for a legally-binding no-strike deal for The London Post to be published by News International in March.

The TUC's Printing Industries Committee will meet amid a public clash between the Electrical, Electronic, Telecommunications and Plumbing Union, which has stated that it has no "principled objections" to such an agreement, and the National Graphical Association, which has accused the electricians of divisiveness.

Meanwhile at Mirror Group Newspapers, the publisher, Mr Robert Maxwell, has now won agreement from all unions for a cut of 2,000 in the 6,000-strong workforce.

The Times overseas selling prices: Australia \$20; Belgium 18; Canada \$18; Denmark 18; France 18; Germany 18; Greece 18; Hong Kong 18; India 18; Italy 18; Japan 18; Korea 18; Luxembourg 18; Netherlands 18; New Zealand 18; Norway 18; Portugal 18; Singapore 18; South Africa 18; Sweden 18; Switzerland 18; Taiwan 18; Thailand 18; USA \$20; West Germany 18; Yugoslavia 18.

Women lose and families to gain in benefit shift

By Nicholas Timmins, Social Services Correspondent

Reforms of the social security system involving gains and losses in benefit for millions of claimants are to be announced next week with the publication, probably on Monday, of the Government's White Paper on the system.

Key changes planned by the Government, in pensions, housing benefit, support for the eight million people on supplementary benefit and in help for the low-paid will not all be completed until April 1988 rather than the Government's original target of April 1987.

But the White Paper will announce the retention of a cut-down version of the state-earnings related pension scheme (Serps), rather than its phased abolition, as originally proposed.

Widow's benefits and benefits for women under Serps are expected to be cut, with the final pension based on the best 30 years' earnings or average lifetime earnings, rather than the best 20 years under the present system.

Moves to encourage personal pensions and to make it easier to set up money-purchase pension schemes across industrial groupings are expected, with the Government hoping that more occupational schemes will contract out of Serps, and that more individuals will opt out of occupational schemes for personal pension arrangements.

Among changes that have survived from the green paper proposals earlier this year are that everyone, even the poorest will be expected to pay at least 20 per cent of their rates.

Despite opposition to the proposal, which runs counter to other plans to simplify housing benefits, ministers still believe the move is important to increase local accountability and discourage people from voting for high spending (and chiefly Labour) local authorities knowing they will be immune from any rate increases.

Planned cuts in housing benefit are expected to be smaller than the £500 million originally suggested, in part because some of that cut was made in last month's uprating, and also because the Government has drawn back from the stiff cuts in rate rebates originally proposed, as the chief victims would have included many pensioner owner-occupiers.

The Society of Civil and Public Servants has warned the Government that its new social security proposals could be jeopardized by industrial action if they turn out to be a bad as the union fears (the Press Association reports).

Youth whose arrest sparked riot is cleared of assault

Floyd Jarrett, aged 24, the son of Mrs Cynthia Jarrett, whose death from a heart attack during a police raid sparked off the Tottenham riot in north London in October, was cleared yesterday of assaulting a police officer. Highbury magistrates awarded £350 costs against the police.

The chairman, Mr Ian Ritchie, said the bench was not satisfied with the prosecution case.

Jarrett, unemployed, of Exeter Road, Enfield, north London, admitted driving without insurance, for which he was fined £75, and also admitted driving without L plates and without supervision. He was fined £15 on each of those two counts and was allowed 28 days to pay.

He had been accused of assaulting Police Constable Christopher Casey in Roseberry Avenue, Tottenham, on October 5, the day before the riot.

Mr Charles Miskin, for the prosecution, said that Jarrett was arrested for motorway offences when the police were suspicious about the ownership of his car. Jarrett then ran away and when caught he punched PC Casey.

In evidence, PC Casey said that after the chase he had grabbed hold of Jarrett by the collar. "His left fist struck me on the right side of the face, which caused a slight cut."

In his evidence, Jarrett said two officers had grabbed him. "I broke free and ran across the road but I stopped running because I didn't do anything. They came up behind me and put my hands back." He had not deliberately attempted to hurt PC Casey.

In cross-examination he agreed that he had given a false name and address because he had failed his driving test and the person who usually drove him was on holiday. "I knew I would have to produce documents."

Last month, an inquest jury returned a verdict of accidental death on Mrs Jarrett.

Bravery award

Mr David Garner, aged 24, of Chatham Street, Edge Hill, Liverpool, who rescued two people from a blazing building, has been awarded the 1985 Stanhope Gold Medal as the "bravest man of the year" by the Royal Humane Society.

Burst water main affects 250,000

From Gregory Neale, Leeds

More than a quarter of a million people in Leeds last night were still affected by the water shortage caused by a burst water main on Tuesday.

About 390,000 consumers were ordered to boil their water before drinking it, as hundreds of vehicles bearing water converged on the affected areas.

Many schools were closed, and soldiers used special equipment to provide emergency supplies to households and hospitals. A spokesman for the Yorkshire Water Authority described the effects of the burst as "the most serious we have ever known."

The Ministry of Defence said: "We have been asked by the water authority to lay out hands on everything we could - Army, RAF and Royal Navy."

Workmen using molten lead eventually sealed the burst yesterday, but the water authority said it would take at least a further 12 hours to recharge the system.

"It will be the end of the weekend before things are back to normal in most areas," a spokesman said. "Some areas may take even longer."

Prior bought by GEC, MP alleges

By Julian Haviland, Political Editor

Mr Dale Campbell-Savours, Labour MP for Workington, said in the Commons yesterday that Mr James Prior, the former Conservative Cabinet minister, was "purchased" by the General Electric Company, of which he is chairman, to negotiate a GEC defence contract with the Government.

Mr Prior, speaking from his Suffolk home last night, said Mr Campbell-Savours' statements abused parliamentary privilege. If they were repeated outside the Commons he would take legal action.

Mr Campbell-Savours, who was speaking in a debate on industry's contribution to the nation, said that the £200 million contract between GEC and the Government for the Nimrod airborne early warning system contradicted the Government and industry.

"Mr Prior was purchased by Lord Westminster (chief executive of GEC) simply to negotiate on that contract," Mr Campbell-Savours said. "I find it quite outrageous."

Mr Prior told The Times: "It is nonsense, and shows the ignorance of a man who makes that sort of comment."

Parliament, page 4

Man in the news

Coming out from the shadows

By Robin Young

Mr Andrew Knight, who is to become chief executive of the Daily Telegraph, has been a competent and energetic editor of The Economist for the past 11 years.

But, unlike his predecessor, Sir Alastair Burnet, he is no public personality. He has undertaken little radio or television work and written little outside his own editorial columns. He has positively enjoyed the anonymity that The Economist affords.

Mr Knight has maintained the periodical's increasing circulation which Sir Alastair originally set. Under his editorship sales have trebled and in North America multiplied fivefold. The weekly sells nearly 300,000 copies, more than 100,000 of them in the United States.

Although The Economist is no longer regarded as an important influence on opinion in Britain, it is still to be found on almost every important desk in Washington, where its generally pro-administration line is seen as an important voice of independent support.

Mr Knight has been closely identified with the international-



Mr Knight, who is moving to the Telegraph.

his time in Brussels for The Economist there was scarcely an ambassador or commissioner he did not wine and dine, and the dining table of his London home is regularly surrounded by gatherings of the significant and mighty - philosophers and pianists - neighbouring politicians and tycoons.

The son of a New Zealander, Mr Knight was educated at Ampleforth and Balliol College, Oxford, where he read history, specializing in the Italian Renaissance. Many of his contemporaries and friends became journalists, but Mr Knight launched on a career in finance with merchant bankers Schroder Wagg. His first journalistic job was with Investors Chronicle.

He was recruited by The Economist two years later, becoming the Washington correspondent shortly afterwards. Later he set up the Brussels bureau.

When he became The Economist's editor at the age of 34 he personally reserved and coolly elegant style was seen as a contrast to Mr Burnet's, but his editorship has been firmly in the same slightly right-of-centre tradition.

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TARGET FINANCIAL CONSULTANTS

By Craig Seton

Sir Richard said that, because of the controversy over the report, all 7,500 copies and 20,000 abbreviated versions had been sold out and more were being printed. So far, not one statistic and not one section of analysis had been challenged by anyone, he said.

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Jeremy Irons. Middle row: Nigel Havers, director David Puttnam, Valerie Hobson, Dinah Sheridan, Muriel Box, Betty Box, Roy Boulting. Front row: Marianne Stone, Julie Walters, Virginia McKenna, Sylvia Syms, Susannah Hamilton.

By Philip Webster, Political Reporter

Save the Children lorries
life or death mission in

By Anthony Bevin
Political Correspondent

Children
Appeal

Mr Margaret Eddles, their solicitor, said after hearing that they had been treated unfairly and the panel had disregarded its own rules and procedures in bringing charges against them, without giving them an opportunity to be heard.

NIMROD CONTRACT

Ferries will still be important

CHANNEL LINK

must include one for rail services. They must be able to load goods in Glasgow and take them off in Milan. He personally would be happiest with a rail-only tunnel.

Lord Soames (C) said he was liaison officer for the Euroroute. So much traffic would be going to the Continent that road, rail, air and sea, would all be well used and fears about less traffic for the ferries were exaggerated.

Lord Mulley, former Labour

Minister of Transport, said that the Channel Expressway met the requirements of adequate road and rail links.

She complained that an transcript of the judgment had yet been seen and when they had studied this, an appeal would be considered. It would not be available for about 10 days.

debate supported the provision of a fixed link of one kind or another.

must include one for rail services. They must be able to load goods in Glasgow and take them off in Milan. He personally would be happiest with a rail-only tunnel.

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Lord Mulley, former Labour

SEVERN TOLL'S

"Labour MPs protested at Mr Ridley's absence and when Mr Robert Wareing (Liverpool, West Derby, Lab) asked if Mrs Chalker enjoyed being a surrogate for someone involved in illegalities, she angrily replied: 'I am no one's surrogate, I am Minister of State in the Department of Transport, and the Secretary of State has important pre-arranged engagements many miles away and it is impossible for him to be here.

.....

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Britain will offer China more cheap credit to boost export orders

From Donald Macintyre, Peking

Britain is to increase significantly the low-cost credit it has allocated to help finance trade with China in the expectation of receiving new orders for British industry from the People's Republic.

The intention to increase the £100 million set aside for "soft loans" was disclosed yesterday by Lord Young of Gramham, Secretary of State for Employment, during talks with Chinese ministers here.

Ministers have not yet decided the amount of the increase, but it is likely to compare favourably with the soft credit already provided by Britain's European competitors for a share of the potentially vast markets opening up in China's energy, transport, and telecommunications sectors.

The move will be welcomed by industrialists dealing with China, particularly since Britain was among the last of the

industrialized countries to agree to advance such "soft loans". Japan has relied heavily on cheap credit to achieve its huge 25 per cent share of the £8 billion export market.

But ministers believe that the settlement last year with China over the future of Hong Kong, coupled with the prospect of the Queen's visit here next year, has created the climate for a big push for new business just as Peking is embarking on a five-year plan.

Lord Young was chief guest at a banquet in the Great Hall of the People given by the Minister for Foreign Economic Relations and Trade, Mr Zhang Tuobin, who said Lord Young's visits at the head of high-level trade missions this year showed that both Governments "attach great importance to developing economic and trade relationships".

Mr Tuobin was also said by

British sources to have undertaken to look personally into doubts surrounding a prospective £38 million deal under which Ferranti would build an integrated-circuit plant. The deal could be in jeopardy because of the level of foreign currency which the Chinese are said to be insisting the plant should earn.

Officials accompanying Lord Young were also attaching significance to the fact that Mr Zhao Ziyang, the Chinese Premier, will meet him this afternoon. Lord Young brought his mission of top industrialists in electronics and telecommunications to Peking at Mr Zhao's invitation.

Meanwhile, Cable and Wireless is to provide scholarships for 10 Chinese students to be trained in telecommunications in Britain, under a deal signed by Sir Eric Sharp.



Wimbledon champion Boris Becker and world champion fencer Cornelia Hanisch in Baden-Baden after being voted sports stars of the year by West German journalists

Examination time for Italy's 149,000 job hopefuls

From Peter Nichols, Rome

The Italian examination season is now well launched with an estimated 149,000 people expected to sit in the first week of the new year for the meagre 378 places available in the lower grades of the Ministry of the Interior.

This mass onslaught on the state administration follows a similar competitive examination earlier this month at which 17,000 aspirant employees of the railways sought to win the 20 places offered. In March, the Bruzzi region will face 14,500 people trying for the seven places offered in the local taxation offices.

Pressure on places in the Ministry of the Interior was so high that the examinations will take place in four cities: Turin, Genoa, Milan and Verona, which face a huge problem of accommodation during the two days of examination.

Genoa, for instance, has to find room for 7,000 candidates from Rome alone. To make matters still more uncomfortable, candidates were told only days ago their venues on January 3 and 4 for their written tests.

Only now can they start looking for accommodation.

Unemployment is one reason a post in the state's far-flung apparatus is attractive. State employment brings security and, in many cases, a generous opportunity for a second job outside the comparatively brief working hours.

The average is seven hours a day with a reasonably early start, which means that by a late lunch-time a clerk may well be free to turn his hand to something more stimulating and lucrative.

The 149,000 candidates could hardly be attracted by the salary offered which is a little over 1 million lire (£400) a month. But their pension and other benefits are assured with little danger of dismissal.

Security is not everything. Some candidates are less concerned with a state post to back more lucrative employment elsewhere than with simply having a foot inside the administration, even at a very low level. They then hope to gain quick promotion once accepted.

With a high degree of unemployment among graduates, many young people with higher education sit for examinations at any level as a means of entering the service. Only then do they begin to brandish their real credentials and seek to better themselves, according to a recent study of candidates for jobs as custodians in state museums.

In some cases, candidates not only have to get themselves to the examination hall. They also have to show their credentials. An applicant for a post in a state university must produce a copy of all the volumes they have written for every member of the examining panel.

Hoyte win confirmed amid fraud claims

Georgetown (Reuters) - President Hoyte of Guyana, aged 56, was sworn in for a new five-year term after his People's National Congress was officially declared the winner of last Monday's general election.

Guyana's main opposition parties accused the congress of massive frauds in the poll and called for a joint protest rally.

Official results gave the socialist congress 78 per cent of the vote and 42 seats in the 53-member Parliament, against 77 per cent and 41 seats at the 1980 election.

The pro-Soviet People's

Terrorists on TV shock Portugal

From Martha de la Cal, Lisbon

Five hooded men carrying machine guns, pistols and grenades appeared on the Portuguese television news on Thursday night, to the astonishment of viewers and of police, in a televised press conference.

The Attorney-General has ordered an investigation and intends to bring charges against whoever was responsible for permitting it and against the other reporters present.

The five confessed terrorists claimed to be members of Portugal's Forces of April 25 internationally ranked among the 10 most dangerous terrorist groups. It has been responsible for 14 deaths - including landowners, industrialists, guardsmen and bystanders - as well as bank robberies. Seventy-two suspected members, including the former revolutionary hero Lieutenant-Colonel Otelo Saraiva de Carvalho, have been on trial since September after being rounded up in the

summer of 1984.

Television showed the terrorists sitting on a weapons-covered table backed by red, yellow and black flags with the party symbol, a raised fist holding a rifle. They said their organization had not been damaged by the arrests and trials. They claimed responsibility for the murder of José Barradas, a terrorist turned police informer, a series of recent bank robberies and the spectacular escape in September of 10 terrorists from Lisbon jail, one of whom was present.

The terrorists claimed they would continue action "so long as capitalists are in power and workers are oppressed". They admitted they had "international connections", but denied they had participated in camps in other countries, as had been reported. They also accused state prosecution witness Manuel Correia of being a "police plant".

Food gift saves 700 strays

From David Watts, Tokyo

Five hundred stray dogs and 200 stray cats have been saved by an extraordinary Christmas present - 37 tons of canned food.

All the animals were due to be put down after their geisha guardian lost her job. There was no longer enough money to meet three million yen (£1,000) a month cost of running Bow-Wow-Meow Mansion outside Tokyo where Miss Michiko Fujita has been looking after stray cats and dogs for the past eight years.

Local authorities in Japan generally take a dim view of animals and if there is any suggestion that they might be a health hazard they are put down. One local authority in the southern island of Kyushu offers money to members of the public bringing in stray animals for destruction and controversial facilities to put down animals have been built in Chiba prefecture outside Tokyo.

Miss Fujita's dogs and cats were saved by the donation of 17.5 million yen worth of food from a French pet food manufacturer after the firm heard of the pet's plight through a television programme.

Miss Fujita was staggered by the gift. "It's like a dream, my children (the animals) can have such good meals. There's no word to thank them enough." The food is expected to last until March.

Haiti news blackout after protest

From Alan Tomlinson, Gonaives, Haiti

Army reinforcements sent to this impoverished northern city two weeks ago to quell anti-government protests were still maintaining a watchful presence yesterday, though remaining for the most part behind the gandy yellow walls of their barracks.

Troops from a crack tactical battalion were rushed from the capital, Port-au-Prince, on November 28 to strengthen the local garrison which had turned its guns on demonstrators school children, killing three and wounding at least 14.

The children were calling for an end to the lifetime presidency which M Jean-Claude "Baby-Doc" Duvalier inherited from his father, "Papa-Doc", 14 years ago.

The incident sparked similar protests in at least five other provincial towns, causing the government to close down the main source of independent news, the Roman Catholic radio station, Radio Soleil, last week. A Protestant station, Radio Lumiere, prudently ceased broadcasting news for days afterwards.

The 40,000 people of Gonaives are among the poorest inhabitants of the western hemisphere's poorest nation, where per capita income in the countryside is a pitiful £100 a year.

A government spokesman played down the seriousness of the situation describing the incident as the work of "agents provocateurs and subversives".

Euro-MPs vote to give annual Sakharov prize

Strasbourg (Reuters) - The European Parliament voted yesterday to set up a Sakharov "freedom of thought" prize in honour of the exiled Soviet dissident physicist, Dr Andrei Sakharov.

The decision to give an annual study grant on East-West relations, especially on human rights co-operation and freedom of scientific research, was taken by 94 votes to 30.

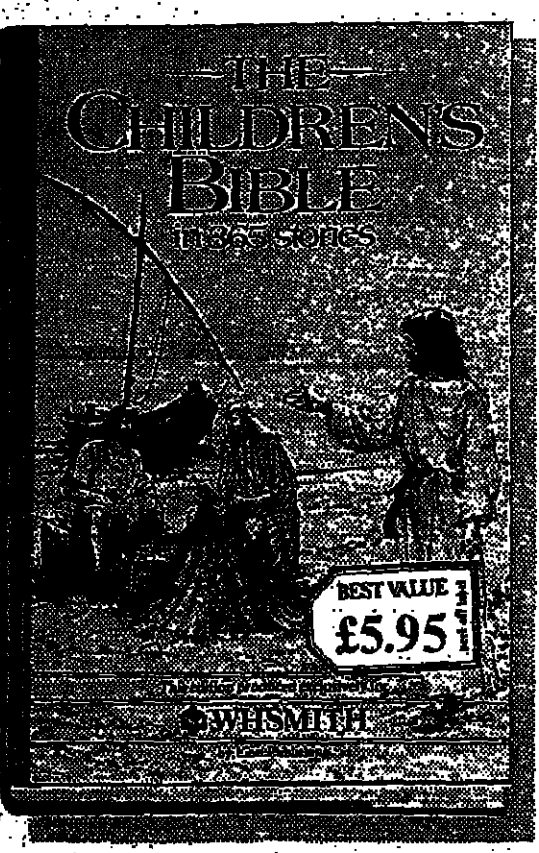
The Strasbourg decision comes after strong criticism by human rights activists over the award of this year's prize to International Physicians for Prevention of Nuclear War.

The prize was received on behalf of the organization on Tuesday by Dr Yevgeni Chazov, the Soviet deputy Health Minister, and his co-president, Dr Bernard Lown, professor of cardiology at the Harvard School of Public Health.

The activists pointed out that Dr Chazov, the second Soviet recipient of the prize, signed a letter denouncing Dr Sakharov.

The US Senate adopted a resolution on Wednesday calling on the Nobel selection committee to rescind the prize, and EEC governments have also expressed surprise at Dr Chazov's share in the award.

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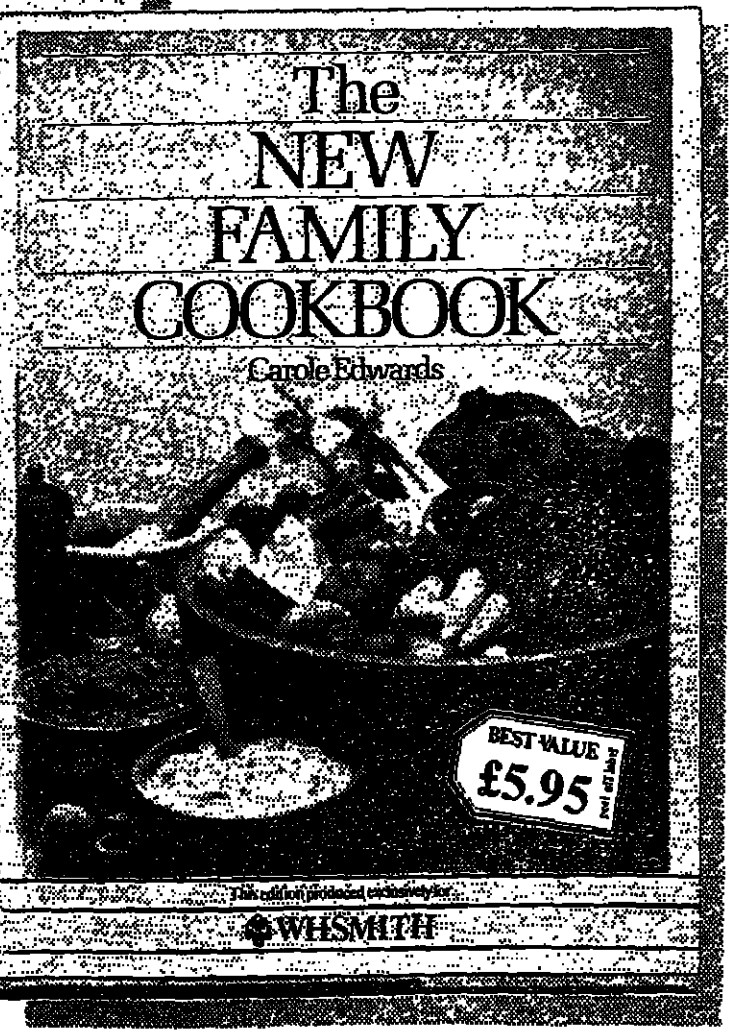
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'Black Christmas' boycott hits sales but raises tensions in the townships

From Michael Hornsby, Johannesburg

A boycott of white-owned shops by black consumers in the Johannesburg and Pretoria regions has sharply reduced normal Christmas turnover, but is also causing tension and division within the black community.

The chief spokesman for the Soweto Consumer Boycott Committee, Mr Jabu Nkwanya, was reported by colleagues yesterday to have been arrested, but police headquarters in Pretoria was not immediately able to confirm this.

The bullet-ridden bodies of five, all according to some figures, three black men were found on Thursday morning in Kagiso, a black township near Krugersdorp, north-west of Johannesburg. Local people said they believed the deaths were connected with the boycott.

It had been in force for just over a week in virtually all black townships in the region. It is part of a wider 'black Christmas' protest which township residents are being urged to observe to show their opposition to apartheid.

Boycott committees have

Denmark will ban Pretoria trade

Copenhagen. The Danish Parliament voted yesterday to stop all trade with South Africa next year in protest against apartheid. (Christopher Follett writes). The legislation calls initially for a total ban on coal from South Africa, to take effect by next summer, followed by an end to all import and export trade as soon as possible thereafter. Coal accounts for 50 per cent of Denmark's South African imports.

The coercive methods used to enforce the boycott, with gangs of youths manning roadblocks and searching township residents on their return home in the evening for evidence of purchases from white shops, has angered many blacks.

Groceries are seized and scattered in the road. Some

people have been forced to eat the things they have bought, such as cooking oil and washing-up powder. Some girls with permed hair - seen as an aping of white fashion - are reported to have been forcibly shaved with broken bottles.

There are shops in the townships, but they are poorly stocked and often more expensive than those in white areas. Many blacks try to evade the boycott by concealing their purchases, carefully stripping off price tags and other incriminating markings, in plastic bags bearing the names of township stores.

Intimidation alone, however, could not sustain the boycott, which is widely supported as an effective way of forcing whites to take note of black grievances. Among main demands are the lifting of the state of emergency and the withdrawal of troops and police from the townships.

Supermarkets in Pretoria and Johannesburg, as well as many smaller businesses, such as inexpensive furniture and clothing stores that depend on black custom, report sales down by as much as half.

French sue over Aids discovery

From Diana Geddes, Paris

In an action that could be worth millions of pounds to the winner, the Pasteur Institute in Paris has finally decided to go to court in the United States to try to prove its claim to be the first to have discovered the Aids virus. The claim is bitterly contested by the National Cancer Institute in Bethesda, Maryland.

The Pasteur Institute claims that the lymphadenopathy associated virus, which produces the Aids syndrome, was first isolated by a team headed by Professor Luc Montagnier in January 1983. His findings were published in the May 1983 edition of the American journal *Science*, and Professor Robert Gallo, head of a team at the National Cancer Institute, was working on the same subject, read the article, the first of its kind to be published.

The two teams initially agreed to combine their efforts, and between April and September 1983 exchanged a lot of scientific material.

In December 1983, the Pasteur Institute requested a patent from the US patent office concerning the use of a lysate of the Aids virus. A similar request had already been submitted to the British patent office in September.

In April 1984 the US Government and Professor Gallo announced the discovery of the Virus HTLV 3 as the cause of Aids.

Later that month the US Department of Health requested a patent from the US patent office concerning a blood test for the antibody of the HTLV 3 virus, designating Professor Gallo as the inventor. The patent was granted in May 1985.

However, at that time the US patent office had not even begun to examine the request submitted by the Pasteur Institute in December 1983, the institute says.



Bulgarian football cheats get long prison sentences

By Roger Boyes, East European Correspondent

The visit to Wales was one of the more lucrative for Bulgaria's football managers. While the squad played out its under-21 European championship tie in Bangor, the chairman of the Bulgarian Football Federation and two cronies gathered a stack of forged hotel bills, cooked the books and came away with a personal profit of £3,100. Not a bad result for a first-round match.

The latest crackdown on corruption in Bulgarian football has exposed an international web of backhanders and bribes at the very top of the soccer establishment. Referees, trainers and players - above all goalkeepers - have already been purged for rigging matches after match in the Bulgarian domestic league.

But now the chairman of the federation, the head of its international foreign contacts section and a senior official have been jailed after a trial which revealed how substantial under-the-table payments can also be made in international fixtures.

Most Bulgarians know the chairman, Dymitr Nikolev, as an outstanding football analyst and as a public scourge on television and radio, of the corrupt ways of local soccer teams.

But since 1980, the court heard, he had been feathering his own nest. The first bribe came from Sarajevo, a Yugoslav team. "I thought it was a kind of a gift from the Yugoslavs that was supposed to remind me to invite them to Bulgaria again."

The trial has rather obscured who actually handed over the cash. Nikolev received \$600 for Bulgarian participation in the World Cup in Spain. Nikolev and his foreign contacts chief, Doczo Nanev, were paid backhanders of \$500 each for sending their team to Argentina. In Athens he became

richer by 3,000 deutsche marks and his two assistants by DM 2,500.

If necessary, he would also accept Bulgarian currency: a Bulgarian club manager paid him 2,500 levas (about £2,000) for an invitation to play in Bulgaria.

Forging bills, as in Wales in April 1983, helped the cash flow when bribes were not forthcoming. And, inevitably, provincial football chiefs felt they had to keep in Nikolev's good books.

When the chairman's daughter was married, a local football chief sent him 120 bottles of wine, 110 lb of fresh trout and a suite of furniture. To add to this astonishing dowry, the donor paid a very high price for Nikolev's old and peeling furniture, and charged it to office funds.

In return, Nikolev overlooked the rigged games, the mysteriously lame centre-forwards and the myopic referees in domestic matches.

Sometimes, when the best countries were too poor or too respectable to pay bribes, Nikolev and his accomplices simply confiscated the team's pocket money. This worked very well in Morocco.

According to the prosecutor, the chairman's most pleasant windfalls came in arranging transfers to Western clubs. After a star player was signed by a Dutch club, Nikolev found himself with high-quality hi-fi stereo equipment.

Nikolev, as reported in the Polish and Bulgarian press, was sentenced to 18 years' jail; the foreign contacts chief received the same sentence; and the third official was jailed for seven years.

The trial has received good coverage in Poland, especially in the weekly *Polityka*, perhaps as a warning to financially ambitious football managers at home.

Pretoria group in silence vow

By Nicholas Ashford, Diplomatic Correspondent

The first decision taken by the Commonwealth group on South Africa, which began meeting this week to adopt a 'vow of silence' about the delicate diplomatic mission which will be preoccupying its members for six months.

Consensus of the humiliating fiasco which surrounded an earlier bid by three European Community foreign ministers to promote black-white dialogue in South Africa, they are determined not to allow themselves to be turned into a political football to be kicked around by the Pretoria Government or opponents of apartheid.

The seven-member group will not even announce in advance when it will go to South Africa - probably towards the end of January - or who it will see there.

Pretoria has said grudgingly that it is prepared to co-operate, as long as the group does not interfere in the country's internal affairs.

Such a conditional acceptance illustrates the political minefield through which the group will have to navigate. South Africa's lack of enthusiasm is shared by its principal opponents, the African National Congress (ANC), which fears

that the group may compromise too far in order to promote dialogue.

One of the first such things members must decide is how to arrange a meeting with Mr Nelson Mandela, the imprisoned ANC leader.

Such a meeting will not be welcome to Pretoria, though it may not actually be forbidden if carried out discreetly. Anti-apartheid campaigners, however, are already advising group members, who yesterday met Mrs Thatcher, that they should not agree to see Mr Mandela unless he is released from prison.

Greens get a minister

Herr Josef "Joschka" Fischer, aged 37, who was sworn in yesterday in Wiesbaden as Environment Minister for the state of Hesse, the first member of the Greens to become a minister in West Germany.

The Greens opened a three-day conference at Offenbach in the Black Forest yesterday. They agreed that today 14 busloads of them should abandon the proceedings and set off to protest outside a nuclear power plant being built more than 300 miles away (Frank Johnson writes from Bonn).

The protest is one of the few issues on which the party could agree.

In Hesse the Greens have formed a coalition with the opposition Social Democrats, to the fury of the party's fundamentalists.

If the Greens win seats at the general election in January 1987, there is an outside chance that they will command the balance of power.

Art pact the first fruit of Geneva

From Christopher Walker, Moscow

The first concrete result of the improved relations between the two superpowers after last month's Geneva summit emerged here yesterday in the form of a new agreement on the exchange of art exhibitions between the US and the USSR.

The agreement, a direct result of the talks between President Reagan and Mr Mikhail Gorbachev, was signed at a ceremony by Dr Armand Hammer, the American multi-millionaire chairman of Occidental Petroleum and Mr Yevgeny Zaitsev, the USSR's First Deputy Minister of Culture.

Under the pact, 40 famous impressionist and post-impressionist works from the Hermitage in Leningrad and the Pushkin Museum in Moscow will be displayed in the US in exchange, two US collections will be shown in the Soviet Union.

The improved climate of Soviet-American relations has also resulted in a new exchange agreement between American and Soviet scholars.

Nigeria in difficulty after rejecting IMF loan

By Nicholas Ashford, Diplomatic Correspondent

Nigeria's decision not to accept a \$2.4 billion (£1.6 billion) loan from the International Monetary Fund has raised new worries about the economy, which has already been suffering from a sharp drop in oil revenues before this week's steep fall in prices.

The decision could also prove to be politically destabilizing, even though there was wide

spread support for President Babangida's decision, announced on Thursday evening, to 'half' negotiations with the IMF.

Acceptance of the deal would have opened the way for Nigeria to schedule its foreign debts of more than \$20 billion, most of which is due within five years.

Russian sleeps on after trip to Calais hospital

From Our Own Correspondent, Paris

The Russian who spent three weeks apparently unconscious in a London hospital was still "sleeping" peacefully last night in a Calais hospital, under French surveillance.

Mr Vladimir Leontiev, aged 43, had been escorted by British Police across the Channel in an ambulance the previous evening, together with the 278,500 francs (£25,000) found on him after a road crash in Britain on

November 16. It was during police questioning about the money that Mr Leontiev fainted. Mr Leontiev, who was granted political asylum in France in 1978, was suspected of having been involved in a cinema hold-up in Le Havre on November 3, when 300,000 francs were stolen. But Le Havre police say the burglar was shorter, fatter and had no trace of a foreign accent.

Law Report December 14 1985 Court of Appeal

Lodgings benefit rules are unlawful

Regina v Secretary of State for Social Services, Ex parte Cotton
Same v Same, Ex parte Waite
Before Sir John Donaldson, Master of the Rolls, Lord Justice May and Lord Justice Glidewell.

[Judgment delivered December 13]

The Secretary of State for Social Services was not empowered by section 2(1A) of the Supplementary Benefits Act 1976 to make regulations enabling himself to fix the maximum amount of supplementary benefit payable to young people in board and lodging accommodation, the maximum period for which the benefit was payable and the geographical limits of the board and lodging areas. Accordingly, paragraphs 6(2) of Schedule 1A and paragraph 2(3) of Schedule 2A to the Supplementary Benefits (Requirements and Resources) Miscellaneous Provisions Regulations (SI 1985 No 613) were ultra vires and a declaration to that effect would be granted.

The Court of Appeal so stated dismissing two appeals by the secretary of state from the decision of Mr Justice May (The Times August 3, 1985) who had held that paragraph 6(2) of Schedule 1A, and

paragraph 2(3) of Schedule 2A to the 1976 Regulations were ultra vires. The two applicants, Simon Cotton and William Robert Waite, who were adversely affected by the 1976 Regulations, had each applied for judicial review to challenge, *inter alia*, the legality of those two provisions. Both appeals were heard together in the Court of Appeal because they raised the same point of law.

Mr Michael Beloff, QC and Mr John Laws for the secretary of state, Mr Richard Drabble for both applicants.

LORD JUSTICE GLIDEWELL said that the 1976 Regulations, which came into force on April 29, 1985, made two major changes: first, the way of determining the maximum weekly amount was taken away from the adjudication officers and put in the hands of the secretary of state himself. Second, the 1976 Regulations provided that a person between the ages of 16 and 25, unless he fell within an excepted category, might only claim supplementary benefit for a short period which was to be determined for the whole area by the secretary of state.

The effect was that after a lapse of the limited time (four weeks in Mr

Cotton's case) the amount of supplementary benefit paid would be substantially reduced under section 2 of the 1976 Act as originally enacted dealt with questions relating to the entitlement of individual claimants to supplementary benefit.

The Social Security Act 1980 added the first version of section 2 (1A), although that subsection contained the phrase "without prejudice to the generality of the preceding provisions of this subsection." It was apparent that the subsection was principally intended to go some way towards the assimilation of the different adjudicatory procedures in the Social Security Act 1975 and 1976 Act.

In his Lordship's view the questions to which the section as so amended applied were still questions arising out of individual claims.

The further amendment of section 2(1A) contained in the Health and Social Services Adjudication Act 1983 was achieved by section 25, which specifically referred to the amendments as being to "the law relating to social security adjudications."

Moreover, the effect of those amendments as a whole including the amendments to the 1975 Act and to other Acts was to assimilate the adjudicatory procedures in the 1975 and 1976 Acts. The further amendment of section 2(1A) of the 1976 Act was a consequence of that assimilation.

If Parliament had intended to give to the secretary of state the powers he claimed to make regulations which would permit him to make decisions of general effect, it could and would have achieved that, not by the amendment of section 2(1A), but by the addition of a separate provision setting out the intended powers in clear words.

It followed, therefore, in his Lordship's view, that section 2(1A) of the 1976 Act as now amended was concerned with questions arising out of individual claims, and did not give a power to make regulations which would themselves permit the secretary of state, or any other person, to lay down rules, or to make decisions, of general application.

His Lordship would dismiss the appeal.

The Master of the Rolls and Lord Justice May agreed.

Solicitors: DHSS Solicitor; Bindman & Partners for Mr Nicholas Warren, Birkenhead; Doveton & Fogarty, Southampton.

Identity test in home loss compensation

Regina v Islington London Borough Council, Ex parte Casale
Before Mr Justice Taylor

[Judgment delivered December 12]

In an application for home loss payment under section 29 of the Land Compensation Act 1973, amended by section 120 of and Schedule 13 to the Housing Act 1974, there might be circumstances where a person could be said to be "permanently displaced" from his dwelling within the meaning of section 29(3A) where the improvements carried out to the dwelling were so radical as to cause it to lose its original identity.

Mr Justice Taylor so held in dismissing the Queen's Bench Division in dismis-

sing an application for judicial review of a decision of Islington London Borough Council on November 21, 1984 refusing an application by Mrs Audrey Casale for payment of a home loss compensation payment pursuant to section 29.

Mr Richard Clayton for the applicant, Mr Geoffrey Stephenson for the council.

MR JUSTICE TAYLOR said that the applicant had lived in a ground-floor, three-bedroomed flat at the corner of a block of flats. She had chosen, after improvements had been carried out by the council, to remain there rather than be housed elsewhere.

The flat's internal area after improvements had been reduced

from 599 to 519 square feet. Instead of three bedrooms there was one. The living-room area having been enlarged. The toilet and bathroom, formerly separate, had been merged into one room.

Part of the space formerly taken up by the flat was now occupied by a communal staircase. A number of fittings put in by the applicant had been removed. The address was a different one, because the entrance now faced on to the adjacent street.

The issue was whether the dwelling from which the applicant had been displaced was the same as that to which she had returned. If it was the same, then although it had been altered or enlarged there could be said to be no permanent displacement.

It would, in some circumstances, be open to find that the improvements were so radical and far-reaching as to cause the original dwelling to lose its identity. Without deciding that question however, it might be helpful to indicate two extreme examples.

At one end of the scale, if a block of flats was razed to the ground, and a new one constructed on the same site, it would be wrong to say that the occupant had not been permanently displaced from the original flat.

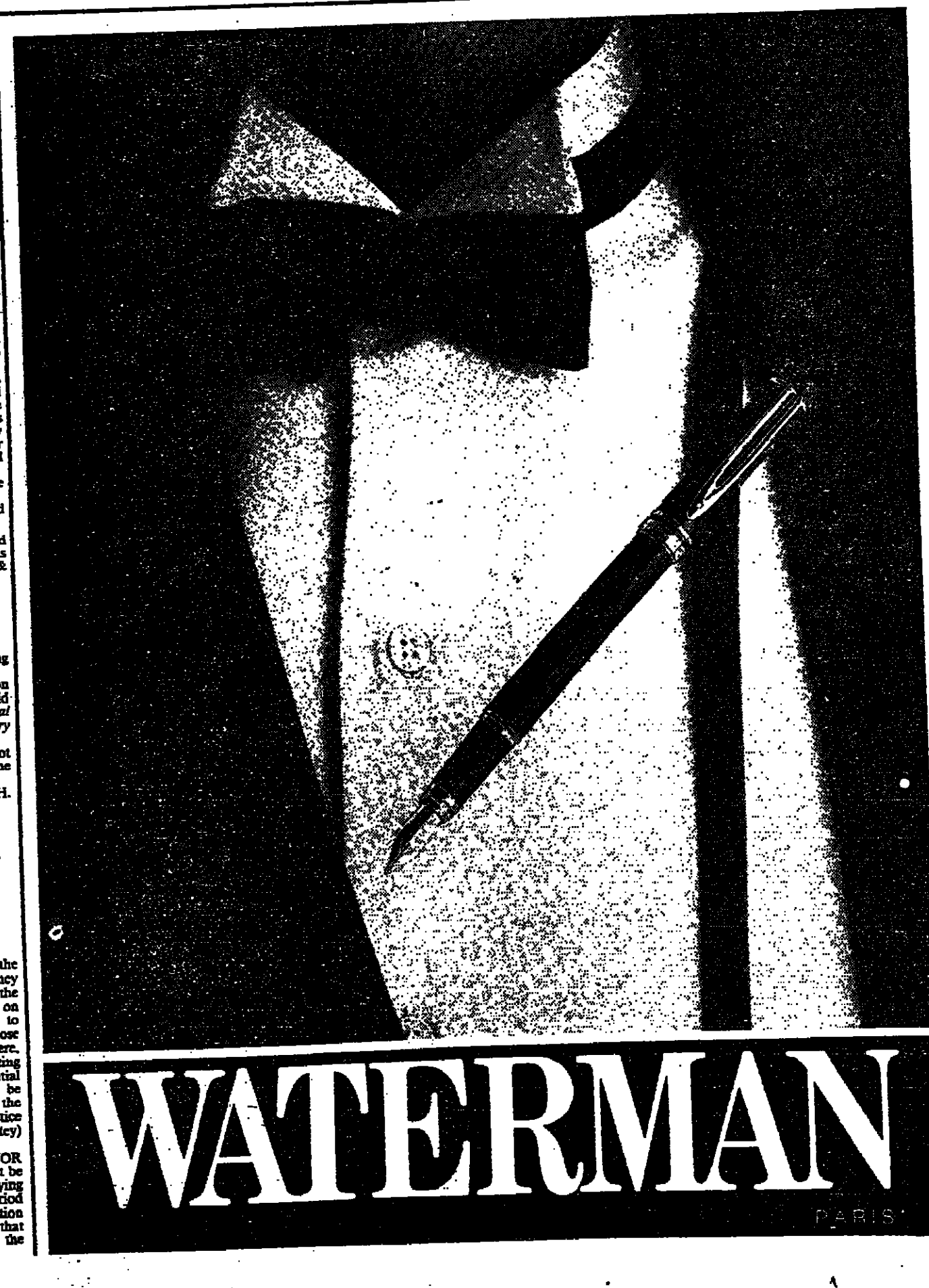
At the other, if a three-bedroomed flat without a bathroom and one bedroom converted to a bathroom, the flat remained the same and there would have been no permanent displacement. It was a question of degree in each case whether the change was so root and

Landlord does not occupy by reletting

Jones v Jenkins

A landlord could not oppose the grant of a new business tenancy under section 30(1)(g) of the Landlord and Tenant Act 1954, on the ground that for the purpose of the holding as to be carried on there, if that business consisted of reletting parts of the holding as residential flats, since she could not then be said to be occupying them herself.

LORD JUSTICE O'CONNOR said that the objection could not be overcome by the landlord occupying the premises during a short period while conversion and redecoration would defeat the intention of the legislation.



SPORTING DIARY

Simon Barnes

Fight on holy ground

A football team in the North-West Counties League will expire after 94 years and the last rites will be read by their landlord, the Church of England, unless the Archbishop of Canterbury intervenes. The church is to evict the team, Bolton St Thomas, from their ground adjoining St Thomas's Church, where they were founded in 1891 as a church side. Through the years the church has permitted them to use the ground rent-free. They built dressing-rooms, a boardroom and a treatment room. Now, having been told they must leave the ground at the end of the football season, and having failed to persuade the church to sell them the ground, they have gone to the top. Geoffrey Pollitt, chairman of Bolton St Thomas, has written to the archbishop. "If that doesn't work," Pollitt says, "I am preparing a letter to the Queen as the head of the Church." A church spokesman said: "Churches in urban priority areas must look at all their assets and see if the way they are managing them is right. We have to rationalize."

Gym slips

Eight-year-old Roselyn Enson from the Philippines won a bronze medal at the South-East Asian Games this week - inevitably in women's gymnastics, that sport where the most serious physical handicap is puberty. But she was not the youngest competitor - or the cutest. That title went to Eileen Chai of Singapore, who is only seven and is four feet tall. Miss Chai likes the beach best because "I can fall down and hurt myself", and likes the floor exercise best because it is very hard to fall off the floor. Lee Seng Huat, manager of the Singapore gymnastics team, says Miss Chai has great potential and could do very well if she practises 35 hours a week for the next five years. Somewhere along the line international gymnastics seems to have taken a wrong turning.

Fast talkers

After eight centuries, Oxford University has decided that it is time to start giving lectures on sport. They will be held at the beginning of next term and speakers include Sir Roger Banister, Chris Chataway, Ron Pickering, Sebastian Coe, Dan Maskell and Dan Topolski.

Frozen out

A new line in football injuries is always to be commended - one gets awfully tired of groin strains. Tony Gervaise, a midfielder with the Scottish side Queen of the South, managed this when he was stretched out 14 minutes from the end of a recent game, suffering from hypothermia.

Slambo

Boris Becker prepares for his top tennis matches by thinking about Sylvester Stallone, he has confessed. But his real hero is the Pope. "I want to see, I want to touch him," he says. "He seems like something else, not a normal human being." Becker has been unable to take part in West Germany's Davis Cup match against Sweden because of his heavy schedule of award collecting.

BARRY FANTONI



Roughing it

The 150th anniversary season of Corfu cricket has ended with the ground at The Esplanade still a little short of standards set by Lord's. Lord Orr-Ewing, president of the Anglo-Corfu Cricket Association, discovered on a recent visit that the regressing of the ground had not been a total success. There is only one lawnmower available on the island, and the pitch is still used as a coach park. Incidentally, Lord Orr-Ewing was, when chairman of the Metrifaction Board, run out when playing in Corfu on a pitch 22 metres in length - more than six feet longer than the official 22 yards. Fit punishment.

How to try them

Talking of punishment, a neat idea has been put forward by David Gullick, a reader intrigued by suggestions that Rugby Union follow Rugby League in introducing a sin-bis system, by which naughty players can be sent off for 10 minutes. He thinks a nice, cosy sin-bis is no punishment at all. He suggests that temporarily banished players should stand on their own dead ball line, incommunicado, an object of ridicule, freezing to death - and should their absence permit the opposition to score a try, it would be scored right at their feet. And it wouldn't even look as if Union were stealing an idea from Rugby League.

What is lost on the swings is gained on the roundabouts, the Chancellor this week tried to reassure a House of Commons morbidly ready to believe that falling oil prices had dealt the final blow to the British economy. The gloom was misplaced. When the takings from the whole fun fair are totted up it is pretty plain that lower oil prices should be good for Britain.

This conclusion runs so far counter to our anxious dependence on offshore oil that it is worth working through the connections. To begin with the large, oil-consuming industrial nations: they are unequivocally better off with cheaper oil. So world growth speeds up, while world inflation falls.

Naturally, there can be local upsets, particularly if prices drop sharply. An individual company might lose a valuable contract from a newly-poor member of Opec; another company, specializing in energy conservation, might lose trade. Most countries produce some domestic energy, whose price and profitability will be affected by the falling price of oil. Most international banks are owed some money by big oil-producing nations, such as Mexico, which will find it harder to meet their debts. But overall, world output and incomes will tend to rise.

Britain gains from a bigger world market; and from the effects of cheaper oil on its own economy too. The vast majority of British people and businesses are oil users, not oil producers. Their industrial costs and living expenses should fall, as they do in other countries. But changes affecting the 6 per cent of the British economy that consists of oil production will affect tax, jobs and the exchange rate.

The first notable feature of

Why the oil slide need not be bad for Britain

by Sarah Hogg

Britain's modest oil sector is that it produces a great deal of tax, which is sharply affected by price changes. For next year, the Chancellor had £11.5 billion of revenue from the North Sea built into his last published plans: these have certainly been scaled down, perhaps to about £7.5 billion, which is more than enough to wipe out the £3.5 billion of tax cuts also pencilled into the plans.

However, growth in the rest of the economy is also expected to be faster than those plans implied, pulling in more revenue from elsewhere. Lawson carefully depressed MPs' expectations this week, but he should still have scope within his existing budget targets of tax cuts of up to £2 billion. So the net effect, so far, is to have reduced costs and tax reductions; which fits perfectly with Mrs Thatcher's insistence that lower inflation takes precedence over income tax cuts.

But there are two other important quirks of the oil sector. While oil production generates a disproportionate amount of tax revenue, it uses disproportionately few people. So, encouragingly, a shift in production from oil to the rest of the

economy tends to boost employment: which is one reason the Government now expects unemployment to fall.

The rogue element is, of course, sterling. The foreign exchange markets still occasionally treat Britain as a one-commodity economy, and knock sterling when oil prices fall. Import prices then rise, which means that Britain's inflation rate does not drop as world energy prices fall. But if this happens, Britain receives other benefits.

As sterling drops, oil - which is priced in dollars - becomes more valuable, both to North Sea producers and to the Treasury. This might suggest we are likely to end up where we started, with the same levels of inflation, oil output and tax revenue. However, there are two reasons why things are not quite that neat. The good news first: the falling pound makes Britain more competitive in world markets, which are themselves expanding. The problem is that it would take a very big fall in the pound to restore the level of oil tax revenue lost from a sharp fall in the oil price - and that would threaten to push up the inflation rate.

A neat simulation by the economists at stockbrokers Simon & Co. illustrates the pattern. For every 10 per cent by which oil prices fall, we can "afford" a 5 per cent fall in sterling, in the sense that the combination would leave the inflation rate unchanged, at least in the first year. It would also mean some fall in oil tax revenues. But it would boost total national output and income by a half of one per cent - a net all-round gain to Britain of nearly £2 billion in today's money.

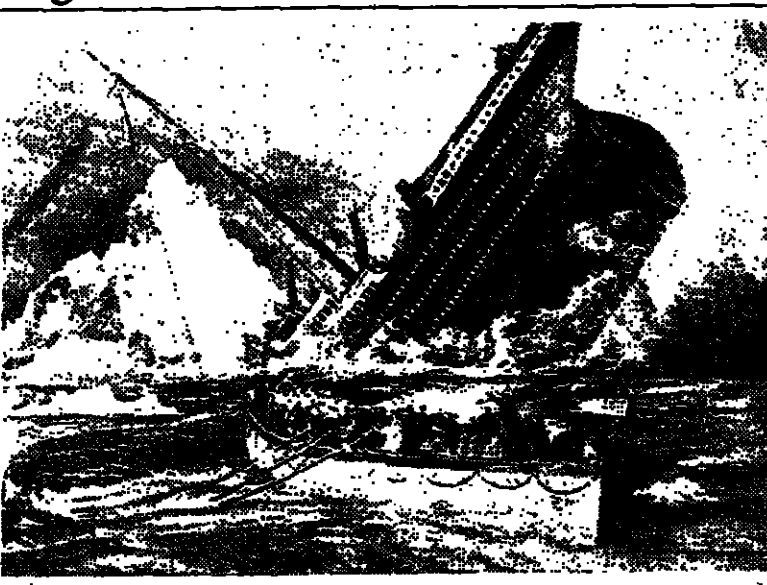
Other forecasters produce different figures, but much the same pattern. Of course, sterling might fall more or less than the exact drop that would leave inflation unchanged. A smaller fall would give less of a boost to output, but also lower inflation; still a net benefit. The clear message is that there is no reason for the Government to interfere unless the pound threatens to fall by more.

A lot of confusion is caused by the economics of envy. Other economies gain more than Britain from a falling oil price; but this does not mean that Britain does not gain at all. To suggest it does is as dotty as to believe another general recession induced by higher oil prices would actually benefit Britain, because output should fall less here than elsewhere. The history of the past 12 years should protect us against such nonsense.

It is only if sterling really starts to slide that the sums may become unattractive. The alarm bells ring: inflation targets are threatened. Then the question is whether interest rates may have to rise so steeply as to wipe out the benefit to industry of a healthier world market.

The author is economics editor of The Times.

A legal tangle breaks the surface: Marcel Berlins reports



underwriters but was liable only for £75,000, 7.5 per cent of the total insured.

The Titanic hit the world's most famous iceberg on the night of April 14, 1912, and White Star's subsequent insurance claim was met promptly and in full. What happened then is directly relevant to the wreck's present ownership, but has so far proved impossible to unravel. On paying out the claim, the insurers became owners of the wreck, and if nothing else has happened between 1912 and now, the Commercial Union and the 70 other underwriters will still own it. But it is possible for insurers to abandon their title - for instance, where a wreck could remain a continuing danger to navigation and they do not want to be saddled with any claims for negligence. If the underwriters did, in fact, abandon their title to the Titanic, it reverted to its original owners.

White Star was merged with Cunard in 1934, but none of the documents dealing with that merger even mention the Titanic. Cunard eventually swallowed White Star altogether, and was in turn bought by Trafalgar House, the group led by Nigel Brookes which also owns Scott Lithgow shipbuilders, the Trollope & Colls construction company and the Ritz Hotel. A spokesman for the group is adamant that "we've never owned it, we don't own it now, and we never will". The law may one day say otherwise.

More likely, however, is that Commercial Union and the other underwriters did not exercise their right of abandonment. Commercial

Union thought at first that they had, but a search of their documents of the time drew blank. They now feel that "we probably just didn't bother. There was no reason to." After all, the Titanic was at the bottom of the sea, and at the time the possibility of it being found, let alone raised, was remote.

If the collection of underwriters were owners in 1912, who are the owners now? In principle, their legal heirs, but many of the signatures on the Lloyd's slip are indecipherable. Others belong to syndicates which have long since ceased operating, and some signatories put their names to the slip on behalf of several unidentified underwriters. It is possible that the 70 signatories represent hundreds of small risk-takers, all of whose heirs and descendants, in theory, have a stake



Two miles down: the liner's anchor chains and winches

An artist's impression of the Titanic going down. Above, salvage operator John Pierce, who thinks he can claim ownership if he brings up the wreck

in the wreck of the Titanic. Trying to trace all these mini-owners could waste a great deal of time and money.

The problems over the wreck itself are matched by potential difficulties over the ownership of its contents. Some of the passengers were insured and they (or their estates) were paid out at the time. But insurance was not as widespread as it is now, and many passengers were not covered. If anything of value is found it belongs to the legal heirs of the insurance companies or of the individual losers.

Not that there is likely to be much. The claim that the ship's safe holds millions of pounds' worth of diamonds is as discredited as the fable that the band played "Nearer My God to Thee" as the waters lapped over the sinking ship (it played the Epicurean hymn called "Autumn"). The so-called Titanic Omar, a luxuriously bound and illustrated copy of the Omar Khayyam Rubaiyat, is unlikely to have survived three-quarters of a century of damp, nor a painting by the French artist Blondel, the most valuable work of art on board. Jewellery may have remained intact, but there is little evidence that there was anything especially valuable. Whoever the owners of the Titanic or its contents prove to be, Mr Pierce or any other salvage operator would still be entitled to be paid a share of whatever he recovers. But it is already beginning to look as if the only certain winners of the Titanic lottery will be the lawyers employed to untangle the legal mess.

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Labour repelled, ethos updated: John Rae charts the revival of independent education

New life for the old school

priorities of the traditional public school. As with other revolutions, the real discontinuities are difficult to identify. The worship of games is dead, but the fatal blow theretofore had been struck by the First World War, not by the Sixties. Music and art have come in from the cold but the prevailing attitudes in some schools are still pretty philistine.

Two breaks with the past did occur. The old-style public schools made a virtue of isolation: from home and parents, from inferior institutions and social groups, from the local community. It was possible to spend a 13-week term without seeing your mother and father, without talking to a girl without contact with any of your contemporaries outside the circle of schools with which sporting fixtures were thought appropriate.

The revolution swept away the taboos that authorized isolation. Socially the schools are as exclusive as ever but in every other way they are very much in touch with the currents of contemporary life.

Modernization soon won back the customers. Presenting a united front to the political enemy took longer. The great schools were not keen to throw in their lot with what Bernard Shaw called "their lesser and more pernicious imitators". Headmasters thought the headmistresses would be a liability, headmistresses thought the headmasters were not much interested in the survival of the girls' schools (a shrewd assessment as it turned out). Agreement to set up the Independent Schools Information Service in 1972 was achieved only because a few determined individuals were convinced of the need for a sophisticated publicity machine to speak for all independent schools.

The independent schools were fortunate that their determination to take the attack to the enemy coincided both with the rise of a new right-wing ideology and with Labour's failure to mobilize its intellectuals in support of its education policy. Labour's threats could be brutally expressed but under close examination they had almost no intellectual content.

The ideologies of the New Right, from Caroline Cox to Roger Scruton, were altogether tougher and more convincing. They attacked the progressive consensus, arguing for standards and choice. By 1980, they had established a right-wing hegemony in education and it was the turn of the egalitarians to go on the defensive.

In the new political climate, the independent schools pulled off a notable coup. They persuaded the Conservatives to launch the assisted places scheme to give some poorer children an independent education. The scheme did extend choice but only in the sense that two extra places would have been extended choice to the Titanic. A few more children were enabled to escape the sinking ship, but what happened to those left behind did not appear to concern the independent sector - an example of self-interest it may live to regret.

As long as the New Right ideology is in the ascendant the independent schools will be secure. There is no sign of the left getting its intellectual act together. Labour has no idea how to reconcile popular demand for higher standards, better discipline and more choice with a policy to abolish the very schools that are thought to epitomize these virtues. It is a measure of the independent schools' achievement that Neil Kinnock and Roy Hattersley, both of whom have sworn to slay the dragon, will be in no hurry to set out for the dragon's lair if Labour wins the next election. Whatever else may be true of the independent sector in the 1980s, it is no longer a soft target.

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The author retires in April after 16 years as headmaster of Westminster School. Power and Policy in Education: The Case of Independent Schooling, by Brian Salter and Ted Tapper, is published by the Falmer Press.

John O'Sullivan

Will the glow turn to glower?

New York. The joke goes that when aides were planning President Nixon's 1972 campaign and finding the prospects thin, one resourceful fellow came up with a potentially winning slogan: "He kept it out of Ulster."

Most Americans regard the Northern Ireland conflict as incomprehensible and, happily, nothing to do with them. But in this vast sea of unconcern are studied a few islands of passionate intensity. The fiercest of these is the IRA, a minority of Irish-Americans who sympathize with the IRA's nationalist hostility to the Anglo-Irish agreement on the familiar Republican grounds that no bread is better than half a loaf.

But there is a second minority to which the British government has mainly directed its hopes - the editorial writers and congressmen interested in the Irish question who were caught uncomfortably between their distaste for terrorism and their vague emotional belief in the inevitability of a united Ireland.

They wanted a mild, liberal middle way (leading to Irish unity, of course, if by a winding route) which they could endorse with a good conscience. And the agreement might almost have been designed to give them one. Here is a solution which plainly aims to unite moderate men on both sides against the extremists. It has won great support. The entire enterprise is bathed in a premature glow of achievement.

But what practical value does the British government hope to gain? It would like to see stronger American action against Noraid fund-raising and other assistance for IRA terrorism. There is, however, little room for improvement here. The Reagan administration, hostile to terrorism in general, has tried its best to hamper IRA support groups. But the US legal system and the absolutist commitment of civil rights groups to the rights of "political refugees" have combined to prevent, for instance, the removal of the "political exemption" from the US-UK extradition treaty.

That leaves the hope of American economic aid for Northern Ireland. This particular wish looks like being granted. Last Monday, the House of Representatives voted to support the agreement "through appropriate United States assistance, including economic and financial support, to promote the economic and social development of distressed areas in both parts of Ireland. Very gratifying, since \$500 million is the figure generally quoted."

But there is, as so often, a snag.

This aid is not likely to be again channelled for long unless the agreement succeeds in other ways. It must provide the basis for a stable political development in which all sections of the community will join. Above all, it must reduce the level of violence significantly. Unfortunately, the House of Representatives will not be very influential here.

It is people in Northern Ireland, therefore, who will determine whether the agreement succeeds. In particular, the Unionists (now more or less united for the first time since the collapse of Stormont) and the Provisional IRA. What will be its impact on them?

It would be difficult to persuade the Unionists of the agreement's value in any event. But the arguments being used by ministers to defend it are so absurd as to convince Unionists that they are being deceived and must therefore be about to be betrayed.

It is said, for instance, that they have gained a great benefit in the Irish government's guarantee not to demand Irish unity without majority consent in the North. Since the Irish Republic could not annex the North against the wishes of the British government, why should its pledge not to do so be regarded as a great gain by Unionists?

Unionists, alarmed, then seek a referendum on the agreement. They are foolishly assured that it has too little constitutional significance to justify such a step. But when the lesser step was contemplated of creating devolutionary assemblies in Scotland and Wales, this was held to require a two-thirds referendum majority.

The effect of such transparent discrimination must be to stiffen Unionist resistance and to make the agreement unworkable in the long term.

The hopes that the agreement will dry up support for the IRA in the Catholic community and so cause it to shrink further can be dismissed. The Provos no longer depend on significant popular support.

They will conclude that the agreement is a further concession by the British government towards the idea of a united Ireland, a further sign of weakness - and that one more push will do the job.

Last year, 64 people were killed in Northern Ireland; the lowest figure since 1970. The status quo, much denounced, was an improving one. Will the level of violence be higher next year? If so, the House of Representatives is likely to be extremely indignant.

Philip Howard

Man mustn't bite newshound

"What is news?" said journo Pilate, and would not stay for an answer, because he had to get tomorrow's edition out. "What news?" says Hamlet to his two-faced friends. "What are the news?" Dalziel is supposed to have asked Billy Russell in the Crimea. Back across the wires the electric message came, according to Times folklore: "Not a damned new."

The anecdote is intended to illustrate the irritating way that words in English change their number, no matter how much pedants complain. It also illustrates the irritating way in which journalists claim to be the only oracles of what is news. It is, after all, their métier. News sense is their professional skill.

In fact news is not an absolute or objective value. One man's news is another man's boredom. For keen folk-dancers the splash in Petronella and Pas de Basque Proclamation is more news than anything out of Westminster or Wembley, even though it leaves the rest of us unmoved. People try to define news without ever arriving at an exhaustive definition.

News is something that somebody does not want to see published. Well, up to a point, in the case of investigative reporting of scandal and secrets in high places. On the other hand, no doubt the television celebrities and presenters who are all keen to read scabrous accounts of their private lives in the grotty gossip columns. Does their reluctance to see it published make such title-tattle news?

The classic definition of news is: If a man bites a dog, that is news. The alternative and fuller version, ascribed to Charles A. Dana, editor of the New York Sun, is: "If a dog bites a man it's a story; if a man bites a dog it's a good story." I am not entirely persuaded by this definition either. In certain circumstances for man to bite beagle seems the natural and unremarkable thing to do.

News is such an elusive and subjective value judgment, and Fleet Street is such a competitive and insecure place, that you get fashions in news. Night newscasters devour the early editions of the opposition to see whether they have been scooped and to try to catch up. Next morning at conference there are non-mortals. When one dog bites at a particular piece of news, the whole pack start howling. And so, for a brief fashion, until the pack moves on, the Bishop of Exeter can preach no sermon and the Prince of Wales can say nothing about anything without sending themselves all over the front pages.

The chief press secretary to the Prime Minister accused the press the other day of guttering from the Le Carré syndrome and conspiracy theory - that the government is inevitably up to no good. Wiseman, he said, has a lot to answer for. In this case the chief press secretary misunderstood news and the role of the press. It is not to answer for, as a megaphone for the government, but

to ask itself, when told anything by officialdom or anybody with an axe to grind: "Why are these lying bastards lying to me?"

News is what somebody will pay 25p (from Monday) to read. Since there's no such thing as a free lunch, there is almost nothing under the sun or over the moon that will not be news to somebody. But newspapers that do not catch the news sense of enough people go bust. News is the aberrant, the unexpected, the novel. That is why public complaints that all the news is bad are misguided. Glasgow shuffler arrives on time, no crash, no hipack, is not news. The prophet Isaiah can say: "How beautiful upon the mountains are



the feet of him that bringeth good tidings", incidentally giving feet an honourable place in literature. But he would have made a lousy editor. The other popular misconception about the press is that it is written and run by thick-skulled intellectuals who are unrepresentative of the general public. The next of a fascinating conference on the subject in the United States has just been published under the title *A Liberal Media Ethics* by Robert Murchio, Ben Bradlee, and other captains of the ink trade. Debate with him the proposition that "American journalists, in their background, attitudes, and voting records, are divorced from the traditions of middle America."

In my observation the best journalists are not party political but unbelieved in politics. A good journalist would come near to knocking over his glasses and kicking out his heels if he felt the truth. He would certainly not be diverted from it by ideology. The fact that right-wing commentators complain about the "liberal consensus" in the press, and Vanessa Span, commenting on the left complains about a right-wing "invasion", conspiracy in Fleet Street, suggests that the press is performing its job. It is not to answer for, as a megaphone for the government, but



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REAGAN vs THE REST

Like old ships' hulls the tax codes of the western nations are barnacled with exemptions, reliefs and concessions. Even those leaders most convinced of the need for fiscal careening, Mrs Thatcher among them, have their favourite and lack the political strength to scrape the limps placed, say, by the pensions industry. Yet President Reagan's plan of tax reform, the centrepiece of his second term domestic agenda, was a magnificent effort to cleanse the heavily encrusted US tax system that would have had useful international repercussions.

That plan now seems to have run out of time and political steam. The president was this week rebuffed by his own party. Some of the blame for the failure of tax reform in the House of Representatives must be carried by the White House where party intelligence has surely been lacking. But the blame is also Congress's.

The president's plan began losing as soon as it was placed under the tender care of Representative Rostenkowski. His committee, Ways and Means, treated the tax legislation like a Christmas tree, loading it with gifts. One by one the committee replaced tax concessions removed in the president's plan. The beneficiaries included such needy groups as the owners of shops which hire out dinner jackets, payers of mortgage interest on second homes, and investors in race horses (given five years to offset their losses against tax).

As the president requested, builders of sports stadiums and convention facilities were to be deprived of the privilege of issuing tax-free bonds except, the committee insisted, in Cleveland, Miami, Chicago, Memphis and so on.

In the event, even Mr Rostenkowski's concessions were not enough. The Republicans, displeased that Mr Reagan was prepared to accept such a truncated version of his original plan, were joined by a motley of Democrats whose special interests had not been adequately protected.

Having surrendered on tax reform, the Congress on Thursday surrendered its budget-making power in what must be counted an astonishing abdication. The legislation known by the names of its senatorial sponsors, Gramm-Rudman-Hollings decrees that by the financial year beginning in 1990 the American budget deficit will disappear. So much is welcome. But the means to that end are alarming, first, because they demonstrate the cowardice of the Congressional representatives of the American people and second because the military capacity of the United States, including the progress of the Strategic Defence Initiative, could be impaired.

STRASBOURG MISCHIEF

If the European Parliament is really serious about securing an increase in its own power, it is going quite the wrong way about it. Some of its members may feel that its aggressive tactics in first turning down the package of Community reforms agreed at the Luxembourg summit, and then rejecting the draft budget as well as some kind of emendation of the package, have earned it the English Parliament in its formative years of gaining power against the crown. If they do think this, they misunderstand both the past and the present.

For one thing the European Parliament's urge to commit the Community to spend more money than the Council and Commission propose is in contrast to the historic wish of the English Parliament to give the Crown less money than it wanted (though that, alas, is no longer a feature of Westminster party government). That may seem a pedantic comparison, but it illustrates a fundamental truth - which is that the English Parliament genuinely represented and negotiated on behalf of the citizens who sent its members to Westminster.

That is not the position of the European Parliament. Though it may huff and puff, Strasbourg lacks sufficient wind power to force either the Council of Ministers or national Parliaments to bend to its way of thinking, and these are the places of ultimate power in a Community of sovereign states.

There is a great deal of bluff in the Parliament's actions. It has, to start with, no authority over the Luxembourg package. The only serious weight behind its rejection of the Luxembourg package this week, and its intention of systematic amendment if the Council of Ministers do not bend to its will next week (which they will not

The macroeconomic consequences of the recent ballooning of the federal deficit can be argued over. What is undeniable is that it represents a dangerous failure of political control, the near-collapse of the annual budget-making process. Reducing the deficit is a necessary exercise in democratic politics. With Gramm-Rudman-Hollings, Congress hands the president an axe which it is itself scared to use.

It is easy to blame the size of the deficit on Mr Reagan's success in 1981 in securing major tax cuts and on the (passing) fashion for supply-side economics. There is an intriguing idea (attributed to the former budget director, Mr David Stockman) that the budget deficit has been diabolically engineered precisely in order to put intense pressure on Congress to make or concede large-scale reductions in federal spending. Whatever the proportions of blame that attach to Congress and White House the point now is to see the United States pass swiftly through this crisis of governability without harming either American national security or the defence of the West.

The mood of the American public - and the President's proven capacity to lead - give ground for optimism about that passage. The need for tough action on the deficit is widely perceived, even to the point of accepting reductions in the real value of government pensions and benefits, even to the point of conceding some increase in the burden of taxation. Here is material for the president, and thoughtful elements on both sides of Congress to build on.

A deficit reduction package must involve spending cuts, including outlays on America's increasingly prosperous retirement pensioners. The better can, in other words, be sliced a little. The recent evidence of waste in Pentagon procurement indicates that there are some relatively painless savings to be made on the cost of guns. Such savings are not enough to eliminate the budget deficit. The circle can probably only be broken by an increase in tax revenues. President Reagan has made opposition to high-tax rates, especially on income, the keynote of his politics. But there is scope for additional taxes and an expansion of the tax base.

During the next two years the president must seriously examine these options if his defence policies are to be kept on course. Extra revenue would unfortunately feed the maw of the Congressional spending machine. But finding it would send a necessary message to the United States' friends and enemies alike: the nation's fiscal health is as good as its military capacity is strong.

Doubts on social work training

From the Reverend Michael Doe
Sir, As the vicar of a housing estate on the edge of Oxford, comprising nearly one tenth of the city's population, perhaps I should no longer be surprised that letters which speak of "our alarm at the threat to the historic environment of our city from indiscriminate development" (December 10) should be able to muster no fewer than five signatories from the House of Lords before including lesser mortals like me of modest rank.

The one thing they do not mention, of course, is that there are presently 3,400 people on the council housing list. And yet it is their form of academic myopia which has caused this problem, and therefore the urgent need for more land to be made available for low-income family housing.

It is the colleges which have pushed the price of housing beyond that which ordinary working people can afford. And not content with their control of the city west of Magdalen Bridge, it is they who are mainly to blame for the gradual gentrification of east Oxford - "Bread and butter" stickers in every other window.

Oxford needs more low-income housing. It needs more jobs. It also needs, of course, to preserve its heritage. I have long thought that one answer would be for the university to move to, say, Milton

J. M. LAIT
7 High View Gardens,
Derwent Park,
Swansea, West Glamorgan.
December 10.

Matters of morality

From Mr F. C. Wright
Sir, Lord Hailsham (report, December 12) cannot be wrong in deploring the present state of our society, but it is on record that he and other older statesmen, who pull their heads out of the sand every now and again to express similar views, were active parliamentarians when a series of retrograde laws were being passed that were the bricks and mortar of a future permissive society!

What is not on record, however, is the evidence of any one of them making the House shake with the thunder of their condemnation of such laws.

Parliament's paramount duty should be to foster the nation's integrity, but this it has miserably failed to do.

Yours faithfully,
F. C. WRIGHT,
103 Chatter Estate,
Hammers Lane, NW7.
December 12.

'Names' at Lloyd's

From Major F. N. L. Chapman
Sir, It is regrettable that ministers who are "names" at Lloyd's should be singled out as if, in some way, they are personally responsible for the administration of the syndicate to which they belong.

As "names" myself on a number of syndicates, my function seems to be to lodge a fairly substantial sum of money with Lloyd's and then hope for the best and vote occasionally for a few other "names", whom I neither know nor have heard of, to represent me on the council.

Yours faithfully,
FRANK L. CHAPMAN,
Thorne,
Friday Street,
Painwick, Gloucestershire.
December 11.

Many hands

From Mr Michael Kaye
Sir, I read with interest your report (December 13) on questions in the House of Lords about the cost of the new management structure for the South Bank Concert Halls.

I was general administrator of the three concert halls from 1980 to 1983 and also as Arts Director to the GLC, responsible for the management of the GLC's three historic houses (Kenwood, Marble Hill House and Ranger's House), and for the administration of the council's wide and expanding range of grants to the arts, totalling several million pounds.

My day did seem rather full at the time, and I was somewhat anguished when my post was abolished - and me with it - but I can now see that the GLC had identified the lone secretary who, according to Lord Somers, was really carrying the load.

I think the too must have left subsequently, as my jobs were later re-established. The appointment of 11 directors to replace her (or part of me) does seem a bit exaggerated, though.

Yours faithfully,
MICHAEL KAYE,
3 Coppice Way,
South Woodford, E18.
December 13.

Pensions surpluses

From Mr Giles Keating
Sir, There are many competing claimants for the £50 billion cash surpluses in pension funds estimated by the London Business School (report, November 25).

"Ordinary" workers (Mr Todd, November 28), who include former employees with pensions eroded by inflation, must argue their case against companies that topped up the funds when they ran into trouble in the 1970s and the Inland Revenue, which has provided subsidies through tax relief.

The vital point is the existence of a huge excess of assets over pension obligations, of which few people were aware. Our report drew attention to this surplus and recommended its elimination by a reduction in contributions or an increase in benefits. Both help the "ordinary worker".

However, money which received full tax relief when paid into the funds should be taxed when taken

Oxford seen through different eyes

From the Reverend Michael Doe

Sir, As the vicar of a housing estate on the edge of Oxford, comprising nearly one tenth of the city's population, perhaps I should no longer be surprised that letters which speak of "our alarm at the threat to the historic environment of our city from indiscriminate development" (December 10) should be able to muster no fewer than five signatories from the House of Lords before including lesser mortals like me of modest rank.

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Oxford needs more low-income housing. It needs more jobs. It also needs, of course, to preserve its heritage. I have long thought that one answer would be for the university to move to, say, Milton

Inner-city priorities

From Mr James B. W. Turner

Sir, From this address (an inner-city area if ever there were one, in view of King's Cross station) there are within half a mile, in many cases much less, at least:

Three NHS general practices; three NHS dental surgeries; two pharmacies; a teaching hospital (UCH); two laundrettes and several day cleaners; three supermarkets; and four off-licences; two butchers, a fishmonger and two hardware shops; a theatre and two cinemas; an Underground station with five lines; three major BR termini; frequent bus services; five churches and other places of worship; the St Pancras library and the British Museum; many branches of the main banks and building societies; too many cafes, public houses and restaurants to count.

Having lived for nearly 40 years in medium-sized towns before moving here I am certain that none have the quantity and range of these facilities which are available to us.

Much has been made of the "deprivation" of inner cities. We should not forget the advantages.

Yours faithfully,
JAMES B. W. TURNER,
51 Queen Alexandra Mansions,
Judd Street, WC1.
December 11.

From Mrs Barbara N. Rodgers

Sir, Clifford Longley usually gets to the heart of the matter, and never more so than in his latest article (December 9) on the Church's mission in the urban priority areas.

I was reminded of an old Irish friend, long widowed, who, having worked hard most of her life, finally took her retirement pension and found a house for herself in a one-up-and-one-down in a slum area (now demolished) in Stockport.

The house was barely fit for human habitation and certainly did not do her bronchitis any good. She had no relatives left and no friends when she first moved into the area, but she had her Church. Each Saturday the Little Sisters of the Poor would come to collect her pension for her work and on one occasion, when her bronchitis was very bad and there was still no sign of the new house she had been promised, she told them that she

Galic growth

From Sir John Walley

Sir, Your correspondent, Gillian Tindall (feature, December 7) must be a very simple-minded observer of life. The effects of the last war, changes in longevity and age distribution, immigration and emigration (and the ages and family compositions of those involved) and other such factors must all be evaluated before we start assuming that France has a birthrate which will even sustain its population, still less one that will increase it.

Yours truly,
JOHN WALLEY,
46 Rotherwick Road, NW11.
December 7.

Second best

From Mr Michael Elwyn

Sir, On a recent picnic we discovered that we were knifeless when the moment came to divide the hard-boiled eggs in two. A swift cut with the edge of a credit card proved surprisingly effective.

Yours faithfully,
MICHAEL ELWYN,
103 Laitwood Road, SW12.

Education and industry

From Mr Adrian Bridgewater

Sir, Geoffrey Chandler (December 2) is betting on a certainty. If his premises for Industry Year is that it seeks to reduce the vicious cycle whereby the industry, the inadequate performer, attracts the less talented

performer, then it has been launched three years after the race was won.

In 1983 industry overtook the public services as the leading employer of graduates, and that after only a brief spell from 1981 in second position.

With some 33,000 graduates going into industry and a further 29,000 swelling the ranks of financial and commercial employers - presumably to back up the industrial effort - Sir Geoffrey can hardly claim that there is an anti-industrial culture in the universities and polytechnics.

The two key motivations of graduates seeking employment are intellectual challenge and the chance to work with like-minded colleagues. On the evidence, industry and commerce are getting this right in terms of attracting graduate recruits. Attracting international customers would seem a more meaningful challenge for Sir Geoffrey to tackle with Industry Year.

Yours faithfully,
ADRIAN BRIDGEWATER,
As from: The Garrick Club,
Garrick Street, WC2.
December 2.

No way to divide art and design

From the President of the Royal Academy of Arts

Sir, While I was sorry to see from their letter (December 2) that Mr Ian Tregarthen Jenkin and Mr Myles Murphy have resigned from the National Advisory Body's Art and Design Working Group, I strongly applaud their reasons for doing so.

The presence, on the group, of people with their experience must have provided at least some reassurance to many in art and design education. Although, therefore, there will doubtless be others who regret these resignations, there is bound to be widespread support for the belief that has caused them: that art and design are essentially interrelated and need to be presented as such.

It seems deplorable that decisions may have been taken, which are expected to result in substantial closure of art courses, possibly in the mistaken impression that resources thus released could be used for the improvement of design, albeit in the absence of art.

If the response to NAB's "confidential document" referred to in *The Times* on December 9, is accurate in predicting that "As many as 18,000 full-time student places are threatened in 1987-88" and that "600 to 900 courses could be closed", it seems likely that provision in art may well be expected substantially to contribute to such reductions.

I very much hope that it may not be too late for the NAB to reconsider the wisdom of its apparent decisions to plan for the separation of art and design. The history of design is in no way lacking in evidence of the overall influence for good which artists have made, and continue to make, in contributing to the achievement of excellence in design.

Yours faithfully,
ROGER de GREY, President,
Royal Academy of Arts,
Piccadilly, W1.
December 12.

'Shakespeare' poem

From the General Editor of The Oxford Shakespeare

Sir, Julian Grenier (December 7) correctly remarks that the word "scanty" found in the poem whose early ascription to Shakespeare has recently been brought to light, occurs nowhere else in Shakespeare and is first recorded in the *Oxford English Dictionary* in 1660. But this does not prove that the poem is not by Shakespeare.

Shakespeare used many words once only; and he was a great creator of words. *OED* records over 2,000 that appear for the first time in his acknowledged writings at least 20 of these are like "scanty", adjectives formed from a well established noun with the addition of terminal "y".

They include such now-familiar words as "gloomy", "muddy", "nervy", and "stealthy". Moreover, we now know of over 140 words used by Shakespeare earlier than the first date given for them in the great, but fallible, dictionary.

Yours faithfully,
STANLEY WELLS, General Editor,
The Oxford Shakespeare,
40 Walton Crescent,
Oxford.
December 9.

From Mr Jim McCue
Sir, It is not improbable that Shakespeare or another writer used the word "scanty" many years before the first citation in the *Oxford English Dictionary*. "Scant", "scanted", and "scants" are used by Shakespeare a total of 20 times.

Jürgen Schäfer's *Documentation in the OED* lists 1,904 words cited first from Shakespeare by the *OED*. A further 141 Shakespearean words antedate the first record in the dictionary, 11 per cent of them by more than 100 years.

Yours sincerely,
JIM McCUE,
32 Holmewood Ridge,
Langton Green,
Tunbridge Wells,
Kent.
December 7.

From Mr J. B. Walsby
Sir, Your correspondent, Mr Desmond Hopwood, in his letter of November 30 comments on current veterinary practice prices for prescription-only drugs. He implies that farmers think they are more expensive than is necessary and attributes this to poor buying power and lack of marketing by individual practices.

He suggests one solution would be for practices to form buying groups. The Medicines Act 1968 restricts veterinary surgeons' sale of drugs to clients whose animals are under their care. It is illegal to supply another veterinary surgeon unless a wholesale licence is held. His second solution refers to the specialist veterinary wholesaler.

My own company fulfilled both his objectives 21 years ago and now comprises well over 1,000 shareholding veterinary surgeons, all with an equal number of shares; a mutual company distributing all its profits to its members as a rebate on purchases.

It is significant that in the last few years the proportion of non-prescription drugs sold by the profession against competition from agricultural merchants and pharmacists has risen substantially and continues to do so: a testament to honest marketing at realistic pricing.

Yours faithfully,
J. B. WALSBY, Chairman,
Centaur Services Ltd,
Centaur House,
Torbay Road,
Castle Cary,
Somerset.
December 2.

ON THIS DAY

DECEMBER 14 1903

A few of the score of news items on the foreign page during the period (1899-1912) when Valentine (later Sir) Chiral was Head of the Foreign Department.

GENERAL BOTHA AND THE BRITISH

CAPE TOWN, Dec. 12.

The attorney, Mr. Michau, gives a positive denial to the statement published yesterday regarding the agreement between General Botha and Mr. Groves, whereby it was said that General Botha undertook to abstain from further hostility towards Lord Milner, while Mr. Groves engaged to appeal to the Empire in support of the objects of the Transvaal Lands Syndicate, which are to obtain assistance for British, Colonial and Boer farmers.

THE RUSSO-JAPANESE NEGOTIATIONS.

RUSSIAN REPLY RECEIVED.

(FROM OUR CORRESPONDENT.)

TOKIO, DECEMBER 13.

The Russian reply to Japan's proposals of October 30 reached Tokio on the 11th inst. The contents are kept secret, but it is generally believed that there is no prospect of rapprochement between the two countries.

Both political parties, while censuring the procedure in regard to the reply to the Speech from the Throne, declare that they approve its sentiments.

THE BRITISH MISSION TO TIBET

BOMBAY, Dec. 12.

According to present information there is every reason to believe that the Tibetans will not oppose the British force the advance of the British Mission and its escort, but will confine themselves to the usual formal protests. The forward movement is expected to take place immediately.

THE SHANGHAI SEDITION CASE.

SHANGHAI, Dec. 13.

The Chinese authorities have assented to the trial by the Mixed Court of the native journalist under arrest in connection with the Supo sedition case who is also charged with rebellion at Han-ku in 1900.

COUNT VON BULOW.

(FROM OUR OWN CORRESPONDENT.)

PARIS, Dec. 13.

Count von Bulow's speech of last week, and more especially his references to France, has made little impression here. If the truth must be told, Count von Bulow probably enjoys less prestige and authority abroad than any of his predecessors. His name is seldom mentioned in the French Press. He is regarded more as an amiable and accomplished diplomatist and man of the world than as a statesman of mark - rather as a bird of paradise than an eagle. He has never given the French any reason to dislike him, or they certainly do not stand in awe of him, nor wish the loss of his veterans in the Ruhr.

The *Aurore*, now one of the leading French Republican journals, disposes in a brief paragraph headed "Bebel and Bulow" of what it describes as one of the most magnificent oratorical debacles the Reichstag has ever witnessed. The writer says that the Chancellor tried to ward off the slashing blows of that ruthless critic by executing with surprising address a series of pirouettes accompanied by pin pricks that earned for him the enthusiastic evasions of the Monarchy. "Nevertheless," adds the writer, "it was trying for the parties of reaction to listen to Bebel denouncing the financial abyss towards which the Empire is drifting, ridiculing the costly purities of the army... and stigmatising the pliancy of Germany which cravels on its stomach before the Tsar's police while condemning German citizens for lese-majeste towards the Emperor of Russia..."

THE STUDENT DISTURBANCES AT KIEFF.

KIEFF, Dec. 11.

The ringleaders of the disturbances in the University here have succeeded in bringing about an almost complete cessation of work. The University order is being maintained by police and Cossacks.

DECEMBER 13.

Order prevailed in the University yesterday, and lectures were delivered in several of the halls to small audiences. In the Polytechnic Institute about 400 students held a meeting, in spite of the temporary closing of that establishment, and discussed the indignities offered to Jewish students by Russians. A proclamation issued by the Governor orders the administrative punishment of 25 persons, who had organized meetings in private houses with a view to concerting measures hostile to the State and dangerous to maintenance of public order. These persons will be placed under arrest for a period varying from one week to three months. Among them are 19 Jews.

Guiding light

From Mr Philip Chantler

Sir, Worcester may have had it for wit (Mr Cullis's letter, December 10) but trust Manchester to be practical. Its tramcars had over the saloon doors the injunction, "Spitting prohibited". Below, however, was a coloured picture of quays, cranes and ships, with the advice, "Use the Manchester Ship Canal."

Yours faithfully,
PHILIP CHANTLER,
4 Tyburn Court,
York.
December 10.

Victorian values?

From Mr C. K. Lam

Sir, Before I came to England some years ago, I was told that the proper English greetings should be, "Merry Christmas and happy New Year."

Now everybody seems to wish me a merry Christmas and a prosperous new year instead!

Yours faithfully,
C. K. LAM,
London House,
Mecklenburgh Square, WC1.
December 11.

December 14-20, 1985

SATURDAY

A weekly guide to leisure, entertainment and the arts

Listening to the sound of light

Read by laser, impervious to harm and with virtually perfect reproduction, the compact disc looks set to oust LPs and cassettes. Nicolas Soames tells how he heard the light; David Praker explains the system and organizes a sound test

SWITCHING OVER

Impact of the compact

I have a collection of about 300 records and 1,000 cassettes, which I modestly boast upwards of 5,000 and live in accommodation that resembles a warehouse more closely than a home.

Among those LPs are my most treasured personal possessions, with pride of place going to the recording of Beethoven's Symphony No. 5, Orchestra conducted by Carl Schuricht for Decca's Ace of Clubs label in about 1957. I cannot claim a standard of unparalleled technical and interpretive brilliance for this LP - it is just that it was my first, given to me on my ninth birthday, and I know every change of tempo, every idiosyncrasy that Schuricht was subjected to.

For the last year or so, however, I have watched those lines of record shelves gradually accumulate dust. I no longer feel the joy of surveying the choice, taking a selection, sliding an LP out of its cover, and laying it carefully on the turntable. For last November, I invested in a compact disc player.

This was quite an unusual step for me, because I am not a hi-fi buff, does not give me an unqualified personal thrill to test the sound of my hi-fi system and see if it will track the untraceable groove, or hold firm and steady through the most abominable pressings. I just like listening to the music.

And that is just what you would get, was told, with CD. No wow, no flutter or hiss or background noise. I was impressed by that much more than by the glorious obscurity of the technical jargon.

"This is one of the cheaper range," said the salesman, with a note of vague distaste. He babbled on about the digital analogue converter alternately processing the left and right channels, creating a time lag of 11 microseconds between left and right channel information. And did I realize that this situation could result in a phase error of no less than 81 degrees at 20kHz?

"Blimey, I thought. Perhaps it would be easier to join an orchestra.

Yet the greatest paradox surrounding the compact disc is that it is a medium tailor-made for the scientifically illiterate among us. It is making its greatest impact not so much among the hi-fi buffs but among those who like to put on a record or a cassette and simply listen. It could be argued that if you play Jean-Michel Jarre or Sir Georg Solti through a conventional hi-fi system worth a couple of thousand pounds and then substituted the record deck for a compact disc player, the difference would be measured in relatively small percentages - unlike the poor quality of a cheap turntable.

And, what's more, you can safely leave your house for the weekend to the mercy of your teenagers without worrying that your expensive cartridge will be ruined.

Once you are accustomed to the flight deck plan of some of the more gadgetized compact disc players, the loading and playing of music is as easy as using a microwave.

I wasn't around during the transfer from the dinner-plate 78s to the revolutionary LP, so I don't really know how long it is going to be before my records are stored safely into packing cases and hoisted to the attic.

With the compact discs themselves, generally over £10 and world-wide manufacturing capacity unable to meet the demand, it will be some time before CD will offer anything like the range available on LP or cassette.

Just how good the old recordings are going to sound on CD has been shown conclusively by the release of Kathleen Ferrier's historic 1952 recording of "Das Lied von der Erde", which has been transformed phenomenally from cloudy sopra sound to something much closer to reality.

Yet even in 2001 I envisage maintaining a small store of LPs in my living room, and a deck on which to play them. For although most things will come on to CD in the fullness of time, I can't imagine Carl Schuricht and the Paris Conservatoire alternately processing the left and right channels, creating a time lag of 11 microseconds between left and right channel



Close encounter of the heard kind: singer Judie Tzuke and violinist Nigel Kennedy tune in to the latest audio technology

Trained ears put systems to the test

It was clear from the outset that our test run with the singer Judie Tzuke and award-winning violinist Nigel Kennedy, was intended to be a serious business. "If I can take your word, I will put them down stairs," said our host, hi-fi specialist David Praker. "They will affect the acoustics of the listening room."

However, it quickly became apparent that, despite their professions, neither Judie nor Nigel were hi-fi minded, and had not yet invested in CD, although both were thinking of moving into the medium. "I have a large record collection, but they are all scratched because I don't really look after them," confessed Judie. "I have been aware of CD for some time, but most of the things I like are only just beginning to get onto CD."

Nigel, whose recording of Elgar's Violin Concerto won the Gramophone Record of the Year, and was subsequently rushed out on CD, had the same attitude. "I have been listening to CD at the home of my friend, Cho-Liang Lin in New York, and I was very impressed - although the discs are expensive."

So, having chosen "Fortress Around Your Heart" from the latest Sting CD for the first test, we sat down to listen to the six machines, presented anonymously in various price order by David Praker.

Despite their musical background, both Judie and Nigel had earlier questioned their ability to distinguish between the different CD machines at the beginning: performing musicians are notorious for being involved with music and indifferent to recorded sound - unless it is their own. Yet they were quite surprised, after the first two testings, that they agreed on the first preference. It wasn't what you would call scientific scrutiny - more like the judging panel of the Carl Flesch Violin Competition. But it was also interesting to note that they were both concerned with the sound first and the gadgetry afterwards.

Neither liked the sound of Marantz, which they regarded as thin and unclear. The Sony was a great improvement, but sounded bass heavy to both, a complaint that they also applied to the Trio and the Philips. With the Meridian, however, Nigel heard details of the Sting track which he hadn't noticed before, and Judie felt that the player projected the drum sound in a much more vital manner.

But the Technics received their undisputed approval for its balance between top and bottom sound ranges, its closer and fuller sound spectrum and its clarity.

It was Technics, again, which came out on top in the second test, the violin section from "Jig of Life" on Kate Bush's *Hounds of Love* CD. Although they agreed that the Meridian performance sounded clear, on the Kate Bush track, however, Judie had kind words for the Philips player. Nigel's second choice was the Trio.

The final responses of both musicians were worth noting. "Though I still feel there is a lack of software, and I am not as knocked out by the sound as I thought I would be, I will have to go out and get a CD player," said Judie Tzuke.

Nigel Kennedy remarked: "It was the clarity that really struck me - it has much more depth, it makes listening to music much more of a three-dimensional experience."

Nigel Kennedy: 'It was the clarity that really struck me - it has much more depth, it makes listening to music much more of a three-dimensional experience'

	PRICE	CHIP SYSTEM	REMOTE CONTROL	H'PHONE SOCKET	MEMORY SIZE	SEARCH WITH SOUND	RUNNING TIME DISPLAY	DIRECT INDEX SEARCH
PHILIPS CD-150	£229	14x4	No	No	20	Yes	Yes	No
MARANTZ CD-85	£299	16x4	No	Yes	20	Yes	Yes	Yes
TECHNICS SL-P2	£399	16x1	Yes	Yes	15	Yes	Yes	Yes
TRIO DP 1100-11	£549	16x1	Yes	Yes	16	Yes	Yes	Yes
MERIDIAN MCD-Pro	£675	14x4	No	No	15	No	No	No
SONY CDP 552/702	£1,995	16x2	Yes	Yes	20	Yes	Yes	Yes

Players compared: Chip System means the decoding system by which players are described (no one system is better than any other). Memory size describes the number of tracks which can be pre-programmed; Direct Search can pick out part of a track

BUYING GUIDE

Compact disc players range in price from around £200 to £2,000. What accounts for this disparity? There are three main factors: quality of sound, quality of materials used in building the player and the number and type of special features.

Quality of sound: This may be the least obvious to the layman. The difference between one player is certainly audible but very small, far less than, say, the difference between similar-priced loudspeakers or record players. Listening to several CD players, you might be hard pushed to say whether you were listening to a £200 model or one costing ten times as much. Certainly there is not a tenfold improvement: perhaps more like 10 per cent.

The quality of sound depends on the system used to produce it, which in turn comes down to the chips handling the "messages" which come out of the disc. Philips started with a 14-bit chip and Sony with a 16-bit, but since then each company has been leap-frogging the other. For the chip systems on our six representative players, chosen to illustrate the price range, see the table.

A second influence on sound quality is the audio components. For example, a £2,000 player is likely to have a better power supply and amplifier.

Quality of materials: The cheaper players tend to make greater use of plastic, instead of metal, and have fewer components.

Special features: Half a dozen of the most important are included in the table. Among them are remote control, headphone socket and various search facilities.

HOW IT WORKS

Cutting all the crackle

Launched in the spring of 1983, the compact disc is the most important development in recorded sound since the audio cassette. From a slow beginning, the cassette now outsells the long-playing record and given another five years or so the compact disc could supersede both of them.

The Germans call them silver beer mats, which is not a bad description. The CD is a plastic and aluminium disc and it is, indeed, compact, measuring 4 1/2 inches across. It plays on one side only but gives up to 75 minutes of music, enough to encompass most symphonies.

So the most obvious advantage of CD over LP is in saving storage space, but that is only a small part of the story. The disc is played, or rather "read" by a laser. There is, therefore, no physical contact and the disc will never wear out through continued playing.

But the heart of the matter, in the words of an early advertising slogan, is "no snap, no crackle, no pop". Surface noise is all but eliminated, leaving the sound as clean as when it was first played in the concert hall or recording studio.

The technological difference between CD and conventional recording on LP or tape is summed up in the words digital and analogue. The traditional, analogue, system stores an "analogy" of the music in the grooves of the record or the magnetic fields of the tape.

Under the digital system used by CD, the information is quantified in the form of a number or set of numbers. Digital recordings can cover a range of sound corresponding to 90 decibels or better. Conventional analogue systems regularly achieve 60 to 70 decibels but are prone to noise and distortion. They are also subject to ageing, wear and dirt, whereas given reasonable handling, the compact disc should suffer none of these things.

Apart from its outstanding dynamic range, the advantage of the digital system is to bring in microprocessors which allow you to select the tracks you want, play them in the order you want, and, if required, to play the same track, or portion of track, a predetermined number of times.

Finally, the CD system is absurdly easy to work and free. Enclosed players, more like cassette decks than record players, generate none of the fear of turntables with their delicate pick-up arms.

What can be said on the debit side? First, both the hardware (the players) and the software (the discs) are expensive compared with record players and LPs. The average CD player, despite the fact that prices have tumbled since the launch two and a half years ago, still starts at around £200. A good record player can be bought for half that.

As for the compact discs themselves, the average price is about £11, and the range is from £6.99 to £21.99. The range of prices for LP records is from £2.50 to £5.90, with the bulk of sales coming at the cheaper end. One factor keeping the compact discs expensive is that demand is greatly outstripping supply.

A second reservation about CD is that although the sound quality is generally superior, it may not be to every taste in every case. Ears have become used to analogue recordings, whatever their shortcomings, and some people find digital sound harsh and unnatural. Also, some works may be better suited to CD than others.

But there is no doubt that CD is taking off. In the nine months to the end of the launch year, 1983, 15,000 players were sold. Last year, as the merits of the system became more widely publicized and player prices tumbled, sales topped the 30,000 mark. This year's total is likely to be in excess of 100,000 units.

Over the next five years or so CD will be battling it out with cassette and LP. The market could become split into roughly three equal segments, with CD possibly becoming the dominant mode by the early 1990s.

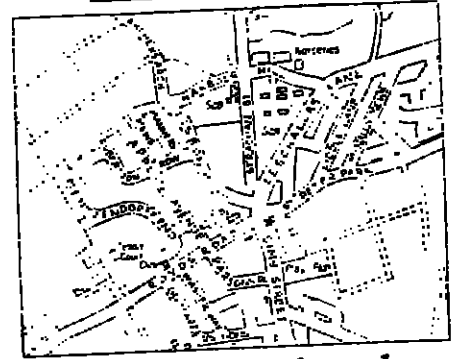
Meanwhile CD will spread its wings. There will be more portable models and it will increasingly be used to provide music in cars. And it will be able to provide pictures as well as sound. With the aid of a clip-on screen, you will be able to call up appropriate images to accompany your opera or reproduce, from a single disc, the entire contents of the *Encyclopaedia Britannica*.

SATURDAY

Goon to the panto: Spike Milligan steals the show - p18

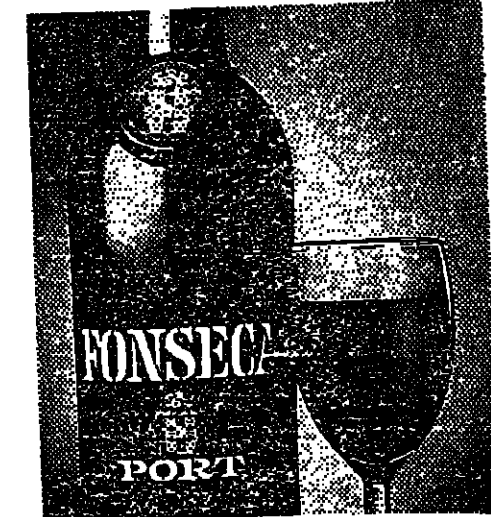
Arts Diary	18	Films	18
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For more details see page 37.

also on page 37

TRAVEL

Cut-price gateway to a Far East break

FAR DEALS

Two couples decided to take a seven-night break in Singapore. The first pair considered themselves more travellers so they decided to take a package deal by flying to the city and staying in a hotel. They knew about discounted air tickets and they also knew Singapore was offering a glut of bargains.

Rather than fly £666 return for an APEX Advance Package Excursion fare with one of the main airlines, like BA/Singapore Airlines/Quintas/Air Canada, they shopped around and found a cheaper bucket shop ticket of £535 travelling with Air Lanka via Colombo. After a long drawn-out flight to Singapore they then faced the prospect of shopping around for a hotel.

But at least they scored with a healthy discount of £250, a night room only, including service (tax) at a five-star hotel. So their total for seven nights cost £1,420.

The second couple travelled the conventional way, with one of Singapore Airlines (SIA) Asian Affair holiday. They paid less overall and easy came out on top. Not only did they fly

Keen offers on airlines and top hotels let you travel in style

with one of SIA's non-stop flights (seven hours later than Air Lanka) but they stayed at an even better hotel - the well-known Mandarin along Orchard Road - and the cost? Just £675 each, including full breakfast. So for a total of £1,350, not only did the second couple pay £154 less, they also sampled a superior product.

Don't think I'm knocking independent travel, far from it. Travelling independently is fine if you have complete flexibility but if you've decided on a specific destination and are sure of your travel dates, it makes sense to book a package - especially to the Far East.

Because keen offers on top airlines at top hotels enable you to travel in style for the same price as the APEX fare alone, unlike package deals to Europe you are not condemned to flying at inconvenient times.

And there's another advantage. Most airlines in the free-wheeling Far East have no time for IATA (the International Air Transport Association) and the antiquated fares structures so common in other parts of the world. So our operators are allowed to be creative.



A modern slant to high-rise Singapore

you can spend as little or as long as you want in each destination and you can arrive and depart on an "open jaw" basis, i.e. fly into Bangkok and depart Singapore. You can either book an operator's "off-the-peg" package or you can ask for a tailor-made deal - often only a little more expensive.

On a long-haul package your air fare will be the main component - the reverse of the situation for European holidays.

Which tour operator is best? It's an impossible question as over 60 different companies feature the Far East.

It's really a question of what you want to do. If you want to stay put in one destination and combine sightseeing with some shopping then consider Singapore or Hong Kong. For example in Hong Kong, P & O Air Holidays offer seven nights (twin share) for £661 in January at the first class Lee Gardens - £80 per person less than the APEX fare by itself. Or maybe it's your first trip to the East and you want to cover a selection of destinations at a budget price. In that case consider the well-trodden Hong Kong/Singapore/Bangkok circuit - 10 nights cost £830 from Canton. If you want a holiday away from the resorts, with some culture thrown in, then consider Speedbird's 14 nights package in Hong Kong and Tokyo for £1,150.

Experienced travellers heading for the more exotic parts of Malaysia, Thailand or Indonesia believe in making Singapore their gateway. Refrance Tours' Vacationland brochure allows you to acclimatise in the clean, green City State before setting out to explore other destinations.

China remains the only black spot. Bank on spending at least £1,400 for a 16-night China-only tour and up to £2,000 to include other destinations.

Alex McWhirter

Asian Affair (01-439 2601)
P & O Air Holidays (01-247 1811)
Refance Tours (01-439 2651)
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Kunzi (0336 885044)
The author is Travel Editor of Package deals can be flexible.

CORSICA

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PAN AM FLY/DRIVE

*Not 15th-31st Dec

CHRISTMAS CAROLS
Messianic choirs and singing in the streets

A ring on the doorbell, the first two bars of "White shepherds watched their flocks by night" sung in a wobbly treble and a small outstretched hand...

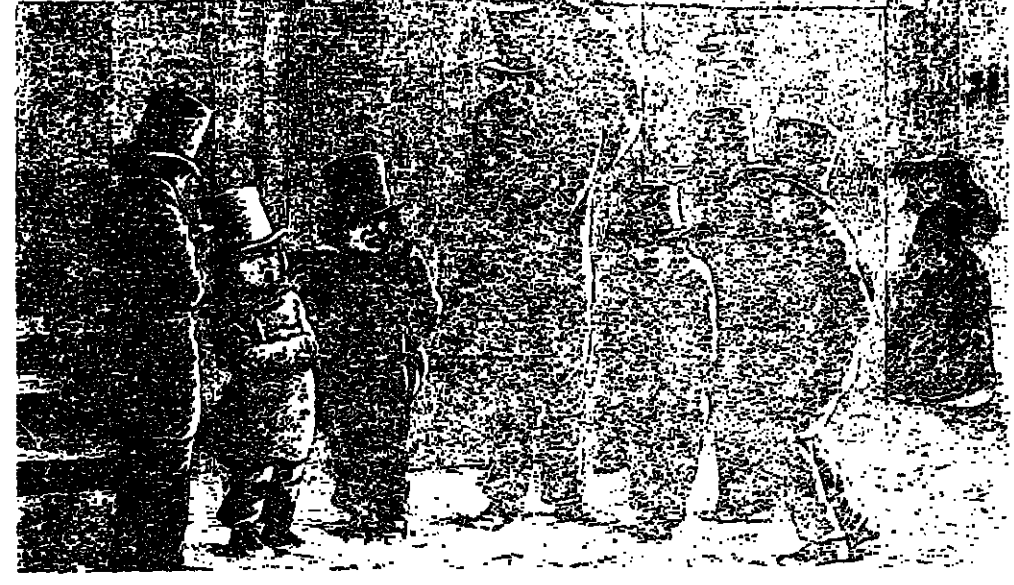
Seasonal festivities are getting under way all over Britain, with no sign of the old traditions dying

with the traditional Festival of Nine Lessons and Carols and the Blessing of the Crib. The city of Lincoln has a performance of the Messiah tonight and two carol services with bands and choirs tomorrow in the cathedral, and a German Christmas Market in Castle Square; there will be stalls, Punch and Judy shows, glühwein and wartschen to keep out the cold, street entertainers and a Father Christmas grotto.

St Peter's Church in Eaton Square offers the perfect treat for the carolists: extracts from A Christmas Carol read by an appropriately costumed "Charles Dickens", with carols between readings. Princess Anne attends Carols for Save the Children at the Royal Albert Hall on Wednesday.

The Norwich Cathedral Choir will be giving two performances of Christmas music, carols and readings at Blickling parish church, to be followed by mulled wine and mince pies at Blickling Hall - an impressive Jacobean house with splendid staterooms. Those attending either programme may look over the Hall. Its 120ft Long Gallery contains 12,000 volumes of books.

St Peter's Church in Eaton Square offers the perfect treat for the carolists: extracts from A Christmas Carol read by an appropriately costumed "Charles Dickens", with carols between readings. Princess Anne attends Carols for Save the Children at the Royal Albert Hall on Wednesday.



How Evans

OUT OF TOWN

Bath Abbey, Dec 24, 7pm: Carol Service. Birmingham, St Philip's Cathedral (Anglican), Carol services on Mon (12.30, 6.15pm and 7.45pm), Tues (10pm), Wed (7.15pm), Thurs (5.30 and 7.30pm), Dec 24, 5.30pm: Service of Nine Lessons and Carols. Birmingham, St Chad's Cathedral (Roman Catholic), Dec 22, 7pm: Carol service with music and readings. Dec 24, 11.15pm: Carols and Midnight Mass. Blickling Hall, Aylesham, Norfolk, Today 4.30 and 7.30pm: Norwich Cathedral Choir in a programme of Christmas music and readings in the parish church, followed by refreshments at the Hall. Bristol Cathedral (Anglican), Tues, Wed 7.30pm: Carols and Christmas music. Cambridge, King's College, Dec 24, 3pm: Service of Nine Lessons and Carols. Admission by queuing from 8am. Further information from King's College (0223 550411). Canterbury Cathedral, Dec 24,

3pm: Carol Service. Cardiff, St David's Hall, Dec 22, 7.30pm: BBC Welsh Symphony Orchestra and Chorus present Handel's Messiah. Chester Cathedral, Mon, Tues, 7.30pm: Family Carols, with readings by David Kossoff. Chichester Cathedral (Anglican), Dec 24, 5.30pm: Blessing of the Crib and Evensong. 11.30pm: Vigil of Music and Readings, plus Midnight Eucharist. Coventry Cathedral, Today, 7.30pm: "Carols for All", with St Michael's Singers and Coventry Youth Orchestra. Dec 24: Carols at 4.30 and 7.30. Derby Cathedral (Anglican), Dec 24, 6.30pm: Blessing of the Crib and Service of Nine Lessons and Carols. Durham Cathedral (Anglican), Dec 22, 4.40pm: Lighting of the Tree and Blessing of the Crib. Dec 24, 3pm: Festival of Nine Lessons and Carols. Dec 25, 7.30pm: Festival of Nine Lessons and Carols. Exeter Cathedral Church of St Peter, Tues, Wed, Thurs, 7.30pm: Carol Concerts by Exeter Musical Society. Leicester Cathedral, Tomorrow,

2.45pm: Carol Concert by Leicester Bach Choir. Dec 24, 5.15pm: Festival of Nine Lessons and Carols. Lincoln Cathedral, Today, 7pm: Handel's Messiah by Lincoln Symphony Orchestra. Today and tomorrow, noon-8.30pm: German Christmas Market in Castle Square, with stalls and street entertainers. Liverpool Cathedral (Anglican), Tomorrow, 3pm: Carol Service. Wakefield Cathedral (Anglican), Dec 22, 4pm: Cathedral Carol Service. Dec 24, 5pm: Evensong and Blessing of the Crib. Wells Cathedral (Anglican), Dec 21, 7pm: Carol Concert. Dec 24, 6pm: Blessing of the Crib. Dec 26, 3pm: Cathedral Carol Service. Worcester Cathedral, Dec 21, 7.30pm: Cathedral Carol Service. Dec 22, 4pm: Carol Service. Winchester Cathedral, Dec 21 and 23, 6.30pm: Carol Services. York Minster, Dec 22, 7pm: Carol Service. Dec 24, 4pm: Service of Nine Lessons and Carols.

Choristers, Dec 24, 11.30am: Blessing of the Crib, 5.30pm: Festival of Nine Lessons and Carols. Salisbury Cathedral (Anglican), Dec 23, 7pm: Carol Service. Sheffield Cathedral, Thurs 7.30pm: Oratorio Chorus Carol Concert. Dec 24, 6.30pm: Evensong and Blessing of the Crib. 11pm: Carols in the Nave, Southwell Minster. Dec 24, 7pm: Music for Christmas Eve by Minster Choir. Truro Cathedral, Dec 24, 7pm: Festival of Nine Lessons and Carols. Wakefield Cathedral (Anglican), Dec 22, 4pm: Cathedral Carol Service. Dec 24, 5pm: Evensong and Blessing of the Crib. Wells Cathedral (Anglican), Dec 21, 7pm: Carol Concert. Dec 24, 6pm: Blessing of the Crib. Dec 26, 3pm: Cathedral Carol Service. Worcester Cathedral, Dec 21, 7.30pm: Cathedral Carol Service. Dec 22, 4pm: Carol Service. Winchester Cathedral, Dec 21 and 23, 6.30pm: Carol Services. York Minster, Dec 22, 7pm: Carol Service. Dec 24, 4pm: Service of Nine Lessons and Carols.

LONDON
Church of St Anne and St Agnes, Gresham Street, EC2 (Lutheran), Thurs, 7.30pm: Bach Family Christmas, including Bach Magnificat in "E" flat. Tickets £3.50 with refreshments. Westminster Central Hall, Storey's Gate, SW1 (Methodist), Mon, 6.30pm: Chorus Carol Service. Dec 21, 7pm: Carolade. Dec 22, 6.30pm: Night of Wonder - Tableaux and Music. Royal Albert Hall, Kensington Gore, SW7, Tomorrow 2.30pm: Bach Choir Family Carols. Wed, 7pm: Carols for Save the Children, attended by Princess Anne. Thurs, 7.30pm: The Messiah. Also carol concerts on Fri (7.30pm), Dec 21 (2.30 and 8.30pm), and Dec 22 (7.30pm). Telephone 01 589 8212 for tickets. St Giles' Church, Cripplegate, Fore Street, EC2 (Anglican), Wed, 4pm: Festival of Nine Lessons and Carols. St John's, Smith Square, SW1, Tomorrow, 7.30pm: Carol Concert. Fri, 7.30pm: Concert of Italian Christmas String Music and

English and French Carols, Dec 22, 7.30pm: Carols for choir and audience. St Martin-in-the-Fields, Trafalgar Square, WC2 (Anglican), Today, 7pm: St Martin's Baroque soloists perform Handel's Messiah. Dec 23, 6.30pm: Festival of Nine Lessons and Carols. St Paul's Cathedral, Ludgate Hill, EC4 (Anglican), Dec 21, 4pm: Congregational Carol Service. Dec 24, 4pm: Carol Service. St Peter's Church, Eaton Square, SW1 (Anglican), Mon, 6.30pm: Readings from Dickens. Dec 22, 6.30pm: Service of Nine Lessons and Carols. Southwark Cathedral, Thurs, 12.45pm: Lunchtime carol singing. Dec 22, 3pm: Carol Service. Trafalgar Square: Christmas carol singing around the tree most evenings from 5.30pm. Wesley's Chapel, 49 City Road, EC1 (Methodist), Dec 22, 11am: Christmas Carol Service. Westminster Abbey, Dec 24, 3pm: Choral Evensong. Dec 27, 4pm: Carol Service, broadcast also on Radio 3.

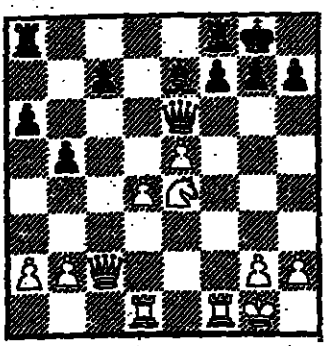
Anne Whitehouse

CHESS

The well-trodden road to ruin

It so often happens that a grandmaster is deluded into following a hazardous or downright inferior line, simply because it has become a popular highway of chess openings theory. When everyone is doing it there is a temptation to challenge one's own instincts and follow the trend, which can lead to unpleasant surprises.

A striking example occurred in a topical system of the well-known Ruy Lopez Opening. A game Zeshkovsky-Yusupov played at Erevan 1982, ended in disaster, with Black losing a piece and having to resign after a mere 22 moves.



In copying the main ideas of this popular line, but without being aware of the Erevan catastrophe, Grandmaster John Nunn lost exactly the same game to Murray Chandler in a recent tournament in Denmark.

From this position, both the Chandler-Nunn, Nimzowitsch Memorial 1985, and the earlier Soviet game continued: 20 Nc3 P-K3 21 N-B3 P-P 22 Q-B3! 23 N-B3 P-P 24 Q-N1 Black resigns

He must lose a piece after 22... QxQ 23 Nx Bch. The game which follows demonstrates that even former champions of the world are not immune from this kind of accident.

White: Timman; Black: Tal. 2nd Match Game, Montpellier, December 4, Queen's Gambit Accepted. P-Q4 2 P-QB4 P-P 3 P-K4

The fashionable continuation. It used to be thought that 3 N-KB3 was necessary to prevent the freeing thrust... P-K4, but this is no longer held to be so. P-K4 4 N-B3 P-P 5 N-B3 P-P 6 B-Q2 Bxh7 QNxh7 White can play to retrieve his pawn, at the cost, though, of a certain simplification of the position. 6... N-B3 7 O-O Q-B3

11 Bxh7 P-B2 12 Q-N3 KN-K2 with complications not unfavourable to Black in the game Yusupov-Mikhailisin, USSR Championship, 1981. 11... Q-B3 12 B-Q2 13 B-K2 14 B-K4 Q-B4 15 Bxh7

Black has made seven of his first 15 moves with his Queen. In addition, his King's side is neither developed nor capable of development. It looks rather as if a computer has been in charge of the Black pieces, not the mighty former world champion.

The result must be considered a surprise, because only Smolksi has made his mark on the tournament world at international level. Even in a strong field, it is sometimes difficult to predict the result at the other table. East-West game. Dealer South.

White now enjoys a crushing pin in the King's file. Tal's ingenious attempt to throw off the shackles just makes matters worse. 22... Bxh7 23 Bxh7 24 Qxh7 25 Bxh7 26 Bxh7 27 Bxh7 28 Bxh7 29 Bxh7 30 Bxh7 31 Bxh7 32 Bxh7 33 Bxh7 34 Bxh7 35 Bxh7 36 Bxh7 37 Bxh7 38 Bxh7 39 Bxh7 40 Bxh7 41 Bxh7 42 Bxh7 43 Bxh7 44 Bxh7 45 Bxh7 46 Bxh7 47 Bxh7 48 Bxh7 49 Bxh7 50 Bxh7 51 Bxh7 52 Bxh7 53 Bxh7 54 Bxh7 55 Bxh7 56 Bxh7 57 Bxh7 58 Bxh7 59 Bxh7 60 Bxh7 61 Bxh7 62 Bxh7 63 Bxh7 64 Bxh7 65 Bxh7 66 Bxh7 67 Bxh7 68 Bxh7 69 Bxh7 70 Bxh7 71 Bxh7 72 Bxh7 73 Bxh7 74 Bxh7 75 Bxh7 76 Bxh7 77 Bxh7 78 Bxh7 79 Bxh7 80 Bxh7 81 Bxh7 82 Bxh7 83 Bxh7 84 Bxh7 85 Bxh7 86 Bxh7 87 Bxh7 88 Bxh7 89 Bxh7 90 Bxh7 91 Bxh7 92 Bxh7 93 Bxh7 94 Bxh7 95 Bxh7 96 Bxh7 97 Bxh7 98 Bxh7 99 Bxh7 100 Bxh7 101 Bxh7 102 Bxh7 103 Bxh7 104 Bxh7 105 Bxh7 106 Bxh7 107 Bxh7 108 Bxh7 109 Bxh7 110 Bxh7 111 Bxh7 112 Bxh7 113 Bxh7 114 Bxh7 115 Bxh7 116 Bxh7 117 Bxh7 118 Bxh7 119 Bxh7 120 Bxh7 121 Bxh7 122 Bxh7 123 Bxh7 124 Bxh7 125 Bxh7 126 Bxh7 127 Bxh7 128 Bxh7 129 Bxh7 130 Bxh7 131 Bxh7 132 Bxh7 133 Bxh7 134 Bxh7 135 Bxh7 136 Bxh7 137 Bxh7 138 Bxh7 139 Bxh7 140 Bxh7 141 Bxh7 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SHOPPING

From tape measure to transformer, Beryl Downing has the answers to a family's seasonal prayers

All I want for Christmas

Family photograph by Sarah Karada, gifts by Charles Milligan



Festive family - father in a red striped shirt with double cuffs in seven sleeve lengths, £29.50 by James Meade, with the BBC Bridge Companion; teenage daughter in black and white sweat shirt £25 by No Sweat, with polar bear and seal; grandmother in ivory silk shirt by Eximious £52.75, with hand painted Indian jewel box; nine-year-old boy in Marks and Spencer acrylic zig-zag sweater, grey, red and black £6.99, with winch Robot transformer; Mother in embroidered fuchsia pink wool and angora sweater with black swirls embroidered with sequins £89 from Simpsons, with Trifari Honeycomb necklace £230 from Cobra & Bellamy and gold bag embossed with Picasso drawings from Zoné at Harvey Nichols

Father

There are three golden rules about Christmas presents for men: no small leather goods, no ties and no executive games. Gadgets, though, are something else, and everybody has coveted the 3-metre tape measure with built-in spirit level shown. It works horizontally and vertically and fits into corners. £8.25 (£2 p&p) from Oggetti.



Spirit level/tape, Oggetti

Wine lovers might care to Adopt-a-Vine in an English vineyard. Recipients have a vine named after them and may visit their protégé as often as they like, pick their own grapes and receive a bottle with a personalized label. All for £10 from St George's Vineyards.

For beginners or advanced players, the new BBC Bridge Companion has enormous potential. You plug it into a television aerial socket (no video required) using a spare channel. Insert the accompanying cartridge into the control deck and you can learn to count, bid, and play as pictures of trial hands appear on the screen.

For more advanced players there are two extra cartridges for Club Play and Master Play. We found the best one for beginners was the Companion £189.95 at Harrods or the W. H. Smith computer shop at Watlington station.



Pocket Text Tell, Harrods

Another amazing new gadget is the Text Tell PX1000 - a pocket text machine weighing only 1lb and neat enough to slip into a pocket. You can transmit messages to another PX 1000 from anywhere in the world. Or, by becoming a subscriber to Connex (£51.75 registration fee and £28.75 a quarter), you are linked to a complete electronic system.

Just type in your message, place the unit over the mouthpiece of a telephone and it transmits as much as five pages of A4 text in 1 minute 30 seconds - a great saving on a long-distance telephone call. The machine itself costs £569 and there is a small, neat printer at £184 which locks into it. All details from G & B International.

Daughter

For any teenage girl you can hardly go wrong with records by Duran Duran. Wham! were at number one, so she is bound to have "I'm Your Man" already.

Wide shoulders, Dynasty-style, are all the rage and at Harvey Nichols' Zone department in the basement you'll find tubs of hook-on shoulder pads. No sewing needed. One scoop (thinner) costs £10.95 and two scoops for a really padded look, £12.95.

An original sweat shirt would be a guaranteed success, too. At No Sweat you can have almost anything you like designed specially for you for £40 to £45 or there is a ready-made selection at £20 to £30. The black and white one in the picture is £25.



Aiwa radio headphones

The Aiwa headphones with integral radio in the earpiece, £29.95 from branches of Dixons, can't fail to please. The new Partymime charade game will make the family feel like Give Us A Clue television stars. There are boxes of mime cards and when you roll a die, the actors have to perform the charade on the corresponding card. £24.99 W. H. Smith.



Puss in Boots

Furry toys are popular with any age group - the polar bear illustrated is £50 from Liberty and the seal from the General Store, £18.50 (£1.55 p&p). Puss in Boots keeps in shape £4.99 (90p p&p) Peter Knight.

Grandmother

For grannies who have everything the aim is to avoid specialist gift shops that seem to sell nothing without ornate knobs. Look instead for hand-crafted work of some style.

Joss Graham, Eccleston Street has a superb collection of Oriental textiles and is particularly enthusiastic about wood - deeply patinated bowls from £10-£85 and chapati bowls (perfect for cheese), £25, hand-painted jewel boxes.

The one shown is beautifully hand-painted in traditional style by the descendants of the craftsmen in Rajasthan who first made them in the 17th century. Small ones cost £48, larger ones £120.

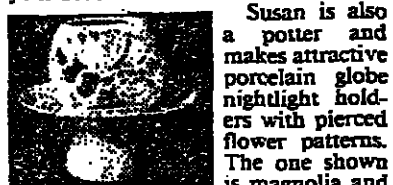


Silver frogs, Garrard

If she is the type to fancy something different to go with the Savres, Garrard at 112 Regent Street, London W1 have a trio of amber-eyed silver frogs for salt, pepper and mustard, £95.

Gardening is often a granny passion, so she would probably approve of a maximum-minimum thermometer that works efficiently. Chave & Jackson do one for £6.50 (50p p&p) which is much better than the ones you usually find in garden centres.

Or an antique chimney pot planted with trailing geraniums could find a home on a terrace. Susan Bennett and Earl Hyde have a collection which includes plain or salt glazed ones at £20 to £65 and decorative ones for indoor use, painted and gilded to suit your decor from £95.



Night light globe

Susan is also a potter and makes attractive porcelain globe nightlight holders with pierced flower patterns. The one shown is magnolia and costs £17.50.

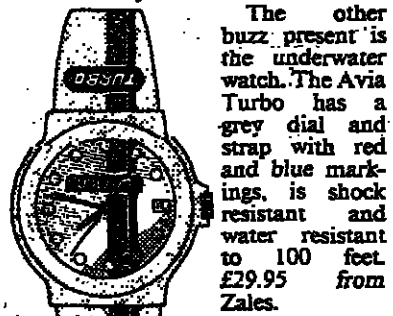


Dressy address book

For compulsive diarists, Carol Warner is publishing The Journal, beautifully bound in gold-tooled blue stuff that looks like suede. It has lots of blank undated pages for indiscreet revelations and there are drawings and excerpts from the letters and journals of 12 women writers, including Jane Austen, Dorothy Wordsworth and Mary Wollstonecraft. £7.50 (£1.20 p&p) from the Lenox Press.

Son

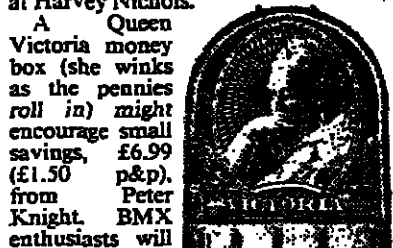
No nine-year-old can be seen this Christmas without a transformer - the robot that transforms on impact into other shapes. The one every child wants is the Godaikin (£30), but if you can't find it (many toy shops are sold out) try the Robot Winch shown, which turns into a helicopter, £29.95 from Hamleys.



Underwater watch

The other buzz present is the underwater watch. The Avia Turbo has a grey dial and strap with red and blue markings, is shock resistant and water resistant to 100 feet. £29.95 from Zales.

For boys who like construction kits, there is a new one called Tacfic which has over 160 components. The tubes, joints and wheels lock together to make all sorts of structures - ships, helicopters, goal posts, trucks. The kits come in various sizes, Hamleys, Birmingham, have the Mobile kit, £59.99.



Royal money box

Boys are not usually over-impressed with pens, but the exception is the Fisher Space pen, a chrome bullet shape used by Neil Armstrong on the first Apollo mission. It writes on any surface at any angle, £9.95 from Zone at Harvey Nichols.

A Queen Victoria money box (she wins as the pennies roll in) might encourage small savings, £6.99 (£1.50 p&p), from Peter Knight. BMX enthusiasts will welcome a helmet in black and white with stripes and BMX stickers, £22.50, at the London Bicycle Co.



Stencil easel

Stencil Easel will give artistic boys lots of scope. It is a range of stencilling kits and accessories and there are more than 100 designs for making your own wrapping paper, greetings cards, wallpaper borders and guest towels. From £9.99.

Young conservationists might like to adopt a real animal. A chipmunk costs £30 to keep for one year, or you could have a share in a giant panda for the same price. A panda to yourself would cost £4,000 a year. Details, National Federation of Zoos.

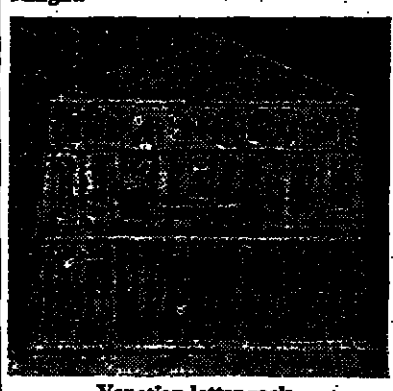
Mother

A modern mother with a responsible job has too little time to pamper herself, so anything glamorous will make her feel appreciated. Harvey Nichols' Zone department is meant for the young, but it has plenty of glitter for all ages.

The gold leather bag illustrated is embossed with Picasso-style drawings, £35, and there is a plain gold hip belt to go with it, £23.95. Or choose a Louis Feraud silk nightdress, £115, from Simpsons of Piccadilly, or a black lace bodysuit at £29.50 from Harrods - providing she has been doing the Jane Fonda exercises.

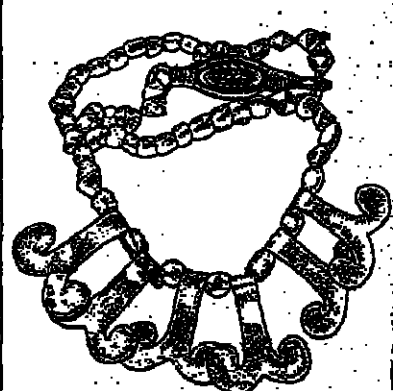
No one can have too many silk shirts and Valbridge have one of the largest selections. Their new collection includes some in fine stripes on glowing emerald, ruby or sapphire crepe de chine, £66 to £70.

To go with the shirts, there is a new idea this year: V-shaped gold or silver plated shirt collar corners, which give a very elegant finish - removable for washing and just as smart on a man's city shirt, £5.98 (25p p & p) Peter Knight.



Venetian letter rack

There is a charming new collection of stationery accessories made by that flavour-of-the-month pair David Linley and Matthew Rice. Called the Venetian Range it includes a letter rack £14.95, pencil holder £10.95, memo pad £6.95, picture frame £11.75 and blotter £14.95, all painted with a fluid water colour effect on stiff card in subtle shades of vellum and mushroom, pink and grey. From the National Trust shops at Abbey Churchyard, Bath and The Blewcoat School, 23 Caxton Street, London SW1. Also at Harrods.



Brass necklace from Ghana

When you are in Joss Graham's shop choosing something for grandmother, take a look too at the magnificent tribal jewellery. He has a careful of silver necklaces and belts, amber and carnelian bracelets and earrings, some made by a young jeweller, Rudra Gahl, from antique stones and some original antique pieces brought back from India and Ghana. Prices are from £10 to £300.

For those with toddlers in the family, Little Bo-Peep Nursery Rhymes would be a useful bed-time stand-by. It has many favourite nursery rhymes charmingly illustrated with silhouette pictures cut out by Dorit Christiansen and printed on satisfyingly thick paper. It is a limited edition by Malvern Press, £12.95 from Hatchards.

EATING OUT

Great escapes from the crazed crowds

Stan Hey reports on places that refresh the weary present-seeker

If I could have a cartoon magazine I'm sure it would show drawings of humans doing the Christmas shopping. The bizarre annual ritual of battling to buy goods that will be cheaper in a month's time, the suicidal leaps from the pavement to flag down a taxi, and the crazed jostling of fellow humans in what is laughably known as the season of goodwill, suggest to me that the lemmings have an integrity of purpose which we may not possess.

The fact that most people will fuel up during these assaults at the "Golden Spud" or "The Jolly Microwave" seems a further eccentricity. There are, however, many restaurants offering shoppers more than the equivalent of a plate of half-time oranges.

Bubbles Wine Bar and Bistro is just off the Marble Arch end of Oxford Street, a snowball's throw from Selfridges. Those who happen to stumble off the beaten track to be lured into Bubbles are in for a treat. A cosy, wooden-floored wine bar sits above a pretty and pleasantly isolated basement bistro.

The wine bar sprawls over three areas (closely-packed tables at the front, stools and a bar in the middle, and a raised lounge at the rear) with separate counters, fine wine and food-service. A good selection of salads and cheeses is backed up by several appetizing hot dishes such as seafood, mussels, veal casserole and lamb risotto, at around £3 each.

I tried the bistro's Saturday shoppers' lunch, which offers a chance to escape the crowds and a two-course meal with coffee at £7.95. Several choices are offered, and their freshness is endorsed by the presence of two chefs working hard at an open range in one corner.

Starters of cream of parsley soup and pasta and vegetable strips, with a mornay sauce proved ideal restoratives after a cold morning, avoiding the shops. Main courses may not seem too substantial in relation to the price, but with Susan (pasta) filled with cheese and ham) and an Alsatian onion tart with sauté potatoes and salad, were both expertly done and provided an ideal balance between nourishment and lightness.

At this stage, you are supposed to return to the fray in the streets above, but for an additional £2 you can enjoy such sweets as chocolate and Grand Marnier mousse, and as the coffee is plentiful the wine

list long and handsome, and the patroness - pretty and good-humoured, the jangling streets will seem a lot less appealing.

One way to escape the concentrated madness of the West End is to shop in the suburbs where the hysteria is slightly more self-contained. Ealing offers a new shopping mall and a good selection of pleasant restaurants. Gino's, at the junction of The Mall and Ealing Broadway, is a cheerful and welcoming Italian restaurant, with a above average range of pastas, excellent trout and veal, and a faster than usual wait. Gino's also has a convenient pizza operation across the road. Back in town, if you find yourself willing in Kensington High Street, remember the old Carole King song by The Drifters and escape "Up On The Roof", the restaurant at the top of the old Derry and Toms building.

Hysteria is more self-contained in the suburbs

Up in the Gardens restaurant, with its art deco interior is peculiarly apt around Christmas, you can enjoy an hour of quiet gaze, but onto the roof gardens, all a reasonable value, modern French set lunch, with two courses at £10.50, three at £12.50. The Gardens restaurant is a pleasant surprise, it is a bit of a secret, but it is a very good one. The food is excellent, the service is good, and the atmosphere is just what you need.

If you are in Liverpool, the main shopping thoroughfare is Church Street. It has long since been "pedestrianized", although hazy rain - last week it was a rain in a trenchcoat and trilly plugging through Christmas cards on an organ and drum machine. Again, a hearty beverage may provide the best refuge.

La Grande Bouffe is early on the edge of the shopping area, and its atmospheric buns offer a range of excellent food, including warm salad (chicken liver) with pasticcio (stuffed) scallops, and a good value set lunch of five courses for £6.50.

FOOD NOTES

Bubbles Wine Bar and Bistro, 41 North Audley Street, London W1 (01-491 3257). Open: Mon-Fri 11am-11pm, Sat 11am-11pm, Sun 12pm-11pm. 9.30pm (wine bar) Mon-Fri 11am-11pm, Mon-Fri 5.30-11pm, Sat 11am-11pm, Sun 12pm-11pm. The Gardens restaurant, 125 Kensington High Street, London W8 (01-877 7344). Open: Mon-Fri and Sat 12.30-3pm, La Grande Bouffe, 48 Castle Street, Liverpool L2 (05236 3375). Open: Mon-Fri noon-2pm, Tues-Sat 8-10pm.

AUCTIONS

BUY BRITISH: Two continents and three countries come together in a view of a Swiss town by the Englishman John Glover, painted in Tasmania in the 1830s. Among the indubitably British works is a portrait of a lady by the currently fashionable Joseph Wright of Derby. There are also many marriage and sporting pictures. Phillips, 7 Blenheim Street, London W1. Viewing today 9am-noon, Mon 9am-6pm, Tues 9-10am. Sale Tues, 11am.

MANY MANUSCRIPTS: A lifetime's work for literary historians with some 20,000 to spend is provided by the archive of John Lane, publisher of the Yellow Book. There are also important letters from Charlotte Brontë and Oscar Wilde. The Mall Mallien

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PRESENT ADDRESS BOOK

Susan Bennett & Earl Hyde, 5 St Regis Close, London N10 (01-883 8840). Chave & Jackson, 6/7 Broad Street, Harford (0432 272162). Cobra & Bellamy, 149 Soane Street, London SW1 (01-730 2823). G & B International, 144 Peckham Rye, London SE22 (01-693 0319). The General Store, 111 Longacre, London WC2 (01-240 0331); also at 20 Shaftesbury Avenue, W1 (01-734 1888). Joss Graham Oriental Textiles, 10 Eccleston Street, London SW1 (01-730 4970). Halcyon Days, 14 Brook Street, London W1 (01-629 8811). Hamleys, 188 Regent Street, London W1 (01-734 3161). Peter Knight, London End, Beaconsfield, Bucks (0494 55514). 5 High Street, Esher, Surrey (78 64122) and at East Molesey and Dorking. Richard Kild, Antique and modern wine accessories, 184 Regent's Park Road, London NW1 (01-585 3638). Lenox Press, 27 Green Park, Bath (0225 337237).

The London Bicycle Co, 41 Floral Street, London WC2 (01-838 2969); and 53 Fimlico Road, London SW1 (01-730 6688). James Meade Shirts, 302-304 Barrington Road, London SW9 (01-274 3100). National Federation of Zoos, Zoological Gardens, Regent's Park, London NW1 (01-588 0230). Oggetti, 133 Fulham Road, London SW3 (01-581 7938). Lela Veleto, 67 Devonshire Road, Chiswick, London W4 (01-353 7933). St George's English Wines, Waldron Vineyard, Waldron, Heathfield, East Sussex (043 53 2156). Simpsons, Piccadilly, London, W1 (01-734 2002). The Sleeping Company, 123 Fulham Road, London SW3 (01-581 2638). Stencil Ease, from The Whestheat, 54 Baker Street, London W1 and 76 Neal Street, London WC2. Valbridge, 60 Beauchamp Place, London SW1 (01-589 7938). Lela Veleto, 67 Devonshire Road, Chiswick, London W4 (01-353 7933). Zone at Harvey Nichols, Knightsbridge, London SW1 (01-238 5000).

As a witty extra, add an Ad-dress book - the cover made of fabric and fashioned like a dogstooth jacket with pearls and spec on a chain. There is a tweed jacketed one for men, too. £13.95 each (95p p&p) Peter Knight.

For budding weathermen who want to succeed Michael Fish the Abbey National Junior Savers Club is offering a Weather Watch pack to new members - a wallchart of the UK with cloud, rain, sun and snow stickers. Free when you open an account.

The Times Christmas Prize Jumbo Crossword will be published next Saturday

REVIEW

Critical acclaim for the classics of '85

IS A WEEK ★ WINE BY THE CASE ★ PRICES INC. VAT

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ENTERTAINMENTS

THE WEEK AHEAD

By Peter Waymark

Advent of a quixotic double-act

TELEVISION

When TV brings the *News at Ten* an hour forward, as it does on Monday, something special is about to happen. Another dramatic American mini-series but a splendid adaptation by Euston Films - the company responsible for *The Sweeney* and *Minder* - of Graham Greene's *Monsignor Quixote* (9.30-11.45pm).

To be precise it is an adaptation by Christopher Neame, directed by Rodney Bennett. It is right to stress the behind-the-camera credits, for they are likely to be obscured in the shower of praise that will surely descend on the central performances by Sir Alec Guinness and Leo McKern as the 20th-century Don Quixote and Sancho Panza.

Graham Greene rarely approves of screen versions of his novels but he is reported to be pleased with this one. So he should be. Everything about it is right, from the hot dusty Spanish locations, to a script which has the authentic flavour of Greene's original and acting of the highest quality, from the biggest parts to the smallest.

Above all, the film is full of humour. Don Quixote and Sancho Panza were the Morecambe and Wise of their time. Guinness, as the humble parish priest unexpectedly elevated to Monsignor, and McKern, playing a deposed Communist mayor are a double act of no less calibre.

Otherwise the week sees several autumn series coming to an end as the companies clear the decks for Christmas. Shed a tear or two for the last episode of *Juliet Bravo* (BBC1, 7.15-8.05pm). It was one of the first cop shows with a female lead, still pretty daring in 1980, and one of the few that manages to tell its stories without recourse to ear-bashing car chases and thuggish violence.

It is goodbye, then, to Chappel 4's absorbing political history of the 1970s. *The Writing on the Wall* (tomorrow, 9.15-10.30pm). Despite the absence of key figures Heath and Callaghan, both of whom declined to take part for fear of pre-empting their memoirs, is a cogent record. Inevitably, images and personalities have tended to take precedence over policies, but that is television's way. A big pat on the back for producer Philip Whithead and writer/narrator Robert Kee.

What with *The Writing on the Wall* and the BBC's repeats of *Fanny Hill*, the *Star Quality* series of stories by Noel Coward has not had the attention it deserves, and certainly not the audience. It signs off tomorrow (BBC1, 9.05-10.30pm) with *Mrs and Mr Edgell*, a Mad Dogs and Englishmen tale set in the remote Pacific on the eve of the Second World War with Ian McKellen doggedly flying the British flag.

Graham Reid's sextet of plays set in Ulster, *Ties of Blood*, has been notable for putting a human face on the troubles of that tragic province, while not trying to minimize the hatreds and divisions. The last in the series, *The Military Wing* (BBC2, Tuesday, 9.10pm), uses a hospital to explore a range of personal relationships and differing reactions to an emergency.



Together at last: Henry Fonda with Katharine Hepburn in *On Golden Pond*

Fonda's sunset glory

FILMS ON TV

Henry Fonda was one of Hollywood's finest actors but he had never, in his 45 years in movies, won an Oscar. Katharine Hepburn had won two Oscars but had never, in nearly half a century in films, acted with Henry Fonda.

Jane Fonda had been in films for 20 years but never in the same movie as father Henry. When the two of them fell out, over her opposition to the Vietnam war as well as personal differences, the chances of professional collaboration seemed remote.

And then came *On Golden Pond*, which has its first British television showing tomorrow (ITV, 7.45-9.45pm). Though based on a Broadway play, it could have been written with the Fondas in mind, dealing as it did with an elderly father living on borrowed time and his reconciliation with a

once alienated daughter. Fonda and Hepburn play an elderly married couple spending their 48th summer at their country home in New England. Norman (like Fonda himself) has a heart condition and is finding difficulty in coming to terms with old age. Their daughter Chelsea (Jane Fonda) arrives to celebrate Norman's 80th birthday, with her boyfriend and his young son. Like the Fondas in real life, Norman and Chelsea have drifted apart.

The film charts the gradual mending of the relationship, with the mutual affection that develops between the old man and the young boy as the catalyst.

The emotional theme of the film is reflected in the visual detail, a golden summer turning to autumn with lingering shots of rippling water and miraculous sunsets. The director of photography was the British cameraman, Billy Williams, who won an Oscar for *Gandhi*. Unashamedly sentimental, *On*

Golden Pond was a throwback to Hollywood's heyday. In the cynical and violent world of the 1980s it seemed a strange bedfellow for Rambo and Mad Max.

And yet it found an audience, and a very big one. More than 80 per cent of people who go to the cinema are in their teens and early 20s, hardly the following for a film with no violence or explicit sex and ageing stars. Perhaps the word got round and an older generation of filmgoers who had not set foot inside a cinema for years to come to take a last look at the idols of their youth, the Hepburn who had sparred with Spencer Tracy and the Fonda of *The Grapes of Wrath*.

Whatever the chemistry of *On Golden Pond*, its happy-sad conclusion was soon echoed in real life. When Oscar time came round in March 1982, the top awards went to Hepburn and Henry Fonda. Henry was too ill to attend and Jane went up in his place. Six months later he was dead.

RECOMMENDED

Westworld (1973): Inventive science-fiction thriller from Michael Crichton, with the late Yul Brynner as a wild western robot gunslinger grafting clients' fantasies in a high holiday resort (BBC2, Mon, 9.30-10.55pm).

THE TIMES CHOICE

Barbarian Bellini: Just one concert performance, tonight at 7.45pm, of the Naples version of Bellini's *La Norma* which he wrote specially for the 19th-century diva, Maria Malibran. Suzanne Murphy takes the part of Elvira, with the Ambrosian Singers and London Symphony Orchestra. Barbican Hall, Silk Street, London EC2 (01-628 8795/838 8891).

ROCK & JAZZ

Paul Brady Band: Now well overdue for the acclaim he deserves, Brady is one of Ireland's most articulate rockers. Tonight, tomorrow and Mon, Half Moon, 33 Lower Richmond Road, London SW15 (01-788 2287).

Fine Young Cannibals: Rough around the edges, but Roland Gift's curiously strangled tone and strong debt to Otis Redding's abrupt phrasing makes him the year's most interesting new singer. Tonight, tomorrow and Mon, Half Moon, 33 Lower Richmond Road, London SW15 (01-788 2287).

George Melly: Of Pink Eyes is back for his annual knees-up. Tonight and Mon-Sat until Jan 4, Ronnie Scott's Club, 47 Frith Street, London W1 (01-439 0747).

Al Grey: The flamboyant mainstream jazz trombonist is joined tonight and tomorrow by the tenor saxophonist Buddy Tate. From Tate, Grey is on his own with the rhythm section. Pizzeria Express, 10 Dean Street, London W1 (01-439 8722).

Gary Glitter: The Liberator of British pop. Tomorrow and Mon, Hammersmith Palais, 242 Shepherd's Bush Road, London W6 (01-748 2812).

Norma Winstone: Standards, originals and songs from Brazil are promised by the silver-throated Miss Winstone and her accomplices, Phil Lee (guitar) and Jeff Clyne (bass). Tomorrow, Bass Club, 35 Coronet Street, London N1 (01-729 2476).

Jon Eardley: Lyrical American trumpeter, once a member of Gerry Mulligan's group, guests with the quartet led by the British alto saxophonist Peter King. Wed, 100 Club, 100 Oxford Street, London W1 (01-636 0933).

Dire Straits: Bringing to its climax a year of tremendous achievement. Wed to Dec 23, Hammersmith Odeon, Queen Caroline Street, London W6 (01-748 4081).

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THEATRES

CREDIT CARD (Nov 11-12) 5.00
A comedy about credit cards.
Nov 11-12, 12.00, 1.00, 0.50
Nov 13-14, 12.00, 1.00, 0.50
Nov 15-16, 12.00, 1.00, 0.50
Nov 17-18, 12.00, 1.00, 0.50
Nov 19-20, 12.00, 1.00, 0.50
Nov 21-22, 12.00, 1.00, 0.50
Nov 23-24, 12.00, 1.00, 0.50
Nov 25-26, 12.00, 1.00, 0.50
Nov 27-28, 12.00, 1.00, 0.50
Nov 29-30, 12.00, 1.00, 0.50
Nov 31, 12.00, 1.00, 0.50

BEST MUSICAL OF THE YEAR
THE LAMBERT WALK MUSICAL
ROBERT LINDSAY
BEST ACTOR IN A MUSICAL
GLENDA JACKSON
BEST ACTRESS IN A MUSICAL
GLENDA JACKSON
BEST SUPPORTING ACTOR
GLENDA JACKSON
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ME AND MY GIRL
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THE WEEK AHEAD



DANCE

MOTHER COURAGE: Charlotte Kirkpatrick plays the grieving mother in Robert Cohan's *Stabat Mater* for London Contemporary Dance Theatre. In a contemporary setting, she does not acknowledge stars, her quiet manner brought her a range of leading roles. Sadler's Wells Theatre (01-278 8916) from Tuesday.



ROCK

HOWARD'S WAY: Howard Jones, unassuming master of the electronic keyboard, performs his Christmas show. His brief but telling appearance on Live Aid, banished the critics' theory that he is over-reliant on technology. National Exhibition Centre, Birmingham (021 780 4133), Friday.



FILMS

THEATRE HUNT: Richard Chamberlain is Allan Quatermain in the fourth film version of *King Solomon's Mines* (PG) which re-shapes H. Rider Haggard's classic story of the quest for treasure. Directed by J. Lee Thompson. Classic Haymarket (01-839 1527) and Prince Charles (01-437 8181) from Friday.



THEATRE

PECKING ORDER: Bob Peck, who has become a national figure through the television thriller, *Edge of Darkness*, returns to the stage in a revival of Athol Fugard's *The Road to Mecca* with Yvonne Bryceland. Cottesloe (01-928 2252) from Monday. *Edge of Darkness* is being repeated on BBC1 from Thursday.



CHRISTMAS SHOWS

EVERGREEN: Bonnie Langford, the latter-day Shirley Temple who made her name playing Violet Elizabeth in the *William* stories, has the lead part in *Peter Pan* a musical version of J. M. Barrie's story. Joss Ackland is Captain Hook. Aldwych Theatre (01-836 6404), opens Friday after previews.



TELEVISION

DOG COLLAR: Alec Guinness is a rare visitor to the television screen but his performances are usually memorable. His part in Graham Greene's *Monsignor Quixote* is no exception, a piece of effortlessly brilliant acting in which the strict change in face or gesture speaks volumes. See page 17.

THE TIMES CHOICE

THEATRE

IN PREVIEW

CINDERELLA: Des O'Connor, Sarah Payne, Paul Nicholas, Dame Anna Maule, John Junkin in the most elaborate of London's "additional" pantomimes. Palladium (01-437 7373/2055). Previews Wed - Fri and Dec 21 at 2.30pm, Opens Dec 23.

OPENINGS

AS YOU LIKE IT: Adrian Noble's RSC production, well-received at Stratford, comes to London with its principal casting unchanged. Juliet Stevenson, Bruce Alexander, Fiona Shaw, Nicky Katt, Hilary Mantel, Joseph O'Connor. Barbican (01-628 8795/638 8891). Previews today (matinee and evening) and Mon. Opens Tues. in repertory.

BEAUTY AND THE BEAST: Joely Richardson, Jack Klaff, Natasha Parry, directed by Jules Wright in Louise Page's version of the tale of young man who must remain a monster until a young girl agrees to marry him. Joint production by Women's Playhouse Trust and Liverpool Playhouse. Old Vic (01-928 7616). Previews Tues and Wed. Opens Thurs.

SELECTED

THE DUCHESS OF MALFI: Ian McKellen is superb as the grand reviv of Webster's Jacobean shocker. With Edward Petherbridge, Jonathan Hyde, Eleanor Bron, Sheila Hancock and Roy Kinnear. Lyttelton (01-928 2252). In repertory.

EDMOND: David Mamet's pacy, episodic nightmare of modern New York has Colin Stinton as a Mr Average walking out on his wife (Connie Booth) to take up with a waitress (Miranda Richardson). Royal Court (01-730 1745).

OPIUM EATER: Andrew Davies's brilliant day-in-the-life of Thomas de Quincey brings excellent performances from Neil Cunningham as the faded hack and Stewart Preston as his sly, half-mad servant. Gate Theatre Club, 11 Pembroke Road, London W11 (01-229 0706).

OUT OF TOWN

BRISTOL: Taking Steps: One of Alan Ayckbourn's most vibrant comedies, set in a minor house which is up for sale. Anthony Cornish directs Ian Lindsay, Garath Armstrong, Ishia Bennison, Stephen Churchett. New Vic (0272 24386). Opens Tues.

SHEFFIELD: Canterbury Tales: Phil Woods's adaptation from Chaucer, with music directed by Stephen Warbeck. Stephen Daldry directs Joe McGann, Lesley Nicol, Judith Street, Leo Winger in an adult alternative Christmas entertainment. Crucible Studio (0742 79922). Public dress rehearsals Wed and matinee Thurs. Opens Thurs evening.

WATFORD: Seasons Greetings: Alan Ayckbourn's typically acid and hilarious view of a family-and-friends Christmas. Evenings, while *The Adventures of a Bear Called Paddington* provides the matinee. Palace (0923 25571). Opens Fri.

FILMS

OPENINGS

THE BLACK PIRATE (U): One of the most exhilarating swashbucklers from Douglas Fairbanks (pictured here in the clutches of Donald Crisp), made in 1926 in early Technicolor process and revived in a new print with live musical accompaniment by Adrian Parkin. Directed by Albert Parker. With Billie Dove. ICA Children's Cinema (01-930 3647). From Fri, daily at 3, 6.30 and 8.30pm.



AGONY (PG): Elem Klimov's powerful portrait of Russia in revolutionary turmoil, with a virtuoso performance from Alexei Polunin as Rasputin and ingeniously used archive footage. Camden Plaza (01-435 2443), Chelsea Cinema (01-351 3742).

A ZED AND TWO NOUGHTS (18): Peter Greenaway's massively bizarre story of love, decay and evolution among zoo employees and animals. Elegant, disturbing, and ultimately infuriating. Lumiere (01-836 0691).

ROBERT NOORTMAN: Opening exhibition for leading dealer in 17th-century Dutch and Flemish paintings, with a smattering of French 18th-century works as well. Noortman, 40-41 Old Bond Street, London W1 (01-491 7284). From Wed.

IVORY, FEATHERS AND LACE: Fans from the museum of London's 200-strong collection, which dates from the 17th to 20th century. Includes a number commemorating historic events: a balloon ascent from the city in 1783 and the Bartholomew Fair. Museum of London, London W4, EC2 (01-600 3699). From Tues.

CHRISTMAS SHOW: Contemporary ceramics by James Tower, carvings and prints by the Eskimo Inuit, and an exhibition to commemorate Charles Gimpel, the gallery's founder, comprising his photographs of the Canadian Arctic. Gimpel Filis, 30 Davies Street, London W1 (01-493 2488). From Thurs.

AFTER IMAGES: Work by nine young artists who went to the same school - Craigroyston High School - in Edinburgh, incorporating a wide variety of styles and media. City of Edinburgh Art Centre, 2 Market Street (021 225 2424). From today.

MONSTROUS CARBUNCLES: More than 160 original cartoons on architectural themes, for sale in aid of Shelter. London Building Centre, 26 Store Street, London WC1 (01-637 1022). From Mon.

HOMAGE TO BARCELONA: Major tribute to the art and architecture of the Spanish city from 1888 to 1936, with work by Picasso, Miro, Dalí and Gaudí. Hauser & Wirth, South Bank, London SE1 (01-928 3144).

HALLELUJAH! HANDEL: Celebrating the 300th anniversary of the birth of the composer, with paintings, sculpture, engravings, musical instruments and scores. National Portrait Gallery, St Martin's Place, London WC2 (01-930 1552).

LOST MAGIC KINGDOMS: First exhibition at the Museum of Mankind to involve a major contemporary artist. A selection of ethnography - including a two-headed fetish from Zaire and a sun-baked brick from Mali - selected by the abstract artist Eduardo Paolozzi. Museum of Mankind, Burlington Gardens, London W1 (01-636 1555).

MARIE-LOUISE VON MOTESICZYK: Powerful paintings, often portraits, by a Viennese artist who emigrated to England in 1939. Goethe-Institut, 50 Princes Gate, London SW7 (01-581 3344).

BLACK SUN: THE EYES OF FOUR: Ekoh Hosoe, Shomus Tomatsu, Massimo Fusco and Daido Moriyama use myth, documentary, symbolism and metaphor in an attempt to articulate the changing face of Japan during the last 40 years. About 160 powerful black and white line series. Museum of Modern Art, 30 Pembroke Street, Oxford (0855 722733).

FACES OF OUR TIME: Colour photographs of the rich and famous, including film stars, sportsmen and all the others who make the colour magazines what they are today. These are all drawn from the pages of the *Telegraph Magazine*. Royal Photographic Society, Milson Street, Bath (0225 62841).

DANCE

LONDON CITY BALLET: A new ballet by Wayne Sleep, together with André Prokhorov's *Homage to Juliet* and a new work by Jack Carter's comic *Quodlibet* make the programme for a gala performance (tomorrow). Sadler's Wells (01-278 8916).

ROYAL BALLET: Peter Wright's staging of *The Nutcracker* returns to the repertory today at 2.30 and 7.30pm, Mon, Tues, Fri. Another performance of Wright's *Giselle* (The) has Fiona Chadwick in the title part. Covent Garden (01-240 1066).

LONDON CONTEMPORARY: Today's programme at Sadler's Wells includes Christopher Bannerman's new *Shadows in the Sun*. The programme Tues-Dec 21 is planned for family pre-Christmas viewing with two works on religious themes (*Stabat Mater* and *The Annunciation*) and the showpiece *Class*. Sadler's Wells (01-278 8916).

SCOTTISH BALLET: Peter Darrell's version of *The Nutcracker* is revived (Wed-Dec 21) for six performances at the Edinburgh Playhouse (031 557 2590), to be followed by three weeks from Dec 23 at the Theatre Royal, Glasgow (041 331 1234).

ON TOUR: Northern Ballet Theatre give Prokofiev's *Nutcracker* today at the Theatre Royal, Norwich (0603 28205) and a programme of *Les Sylphides*, *Aurora's Wedding* and the new *Suite Italienne* at the Evans Theatre, Wiltshire Leisure Centre (0625 533789) Wed - Dec 21. Sadler's Wells Royal Ballet has a mixed bill at the Congress Theatre, Eastbourne (0232 38363) today, and Festival Ballet is at Birmingham Hippodrome (021 622 7486) today with *Coppelia*.

GALLERIES

OPENINGS

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FACES OF OUR TIME: Colour photographs of the rich and famous, including film stars, sportsmen and all the others who make the colour magazines what they are today. These are all drawn from the pages of the *Telegraph Magazine*. Royal Photographic Society, Milson Street, Bath (0225 62841).

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PHOTOGRAPHY

Look out, there's a Goon behind you!



Dastardly robber

Spike Milligan tells

Peter Waymark why

he can't harm the

Babes in the Wood

Babes in the Wood

In the corner of a canteen two actors are going through their lines. The waves of glorious comedy cross-talk well up and crash and reform until neither man can contain his giggles. On one side of the table is Bill Pertwee, who used to play the nasty warden in *Dad's Army*. On the other, unmistakably, is Spike Milligan. It is a dark December morning and the community centre in south London is as cheerless as the weather outside. But the show must go on. From these unpromising surroundings will emerge a Christmas pantomime. *Babes in the Wood*, with Pertwee and Milligan as the robbers.

Enter your correspondent. "Fame at last," says Spike, "never been interviewed by *The Times* before. How is the old Thunder?" He wants to talk about the troubles of Fleet Street. I want to talk about him and pantomime and why, suddenly and belatedly, the two have come together.

"At the age of 67 I have been discovered," he declares. "Someone once asked me if I had any regrets and I said it was a pity no one had ever booked me for pantomime. Whereupon someone did. That was last year at Chichester. I played this clown character and it seemed to go well and it was a pity to waste it."

So here he is again. Quite a departure for someone who has spent most of his professional life acting his own scripts or simply throwing scripts away and ad-libbing. Would he really be sticking to the lines this time or would he be tempted to put in a few gems of his own?

"I am tempted all the time because I am that sort of performer, but in this sort of show you really have to stick to the plot. It's like a game of Rugby. The joke is the ball and you keep passing it from one person to another until you make the touchdown, which is the laugh."

Cue for a digression on Rugby, about which Spike is fond and knowledgeable. What about Terry Holmes going to player, big blow to Wales, but good luck to him. After all, he has got a living to earn.

Back to panto. "The best laughter is children's laughter. We were doing this *Bugsy* Bee routine. It's pretty old but Beebov's Fifth Symphony is pretty old and they still play it. We got to the water squirting bit and this little lad, couldn't have been more than five, was doubled over. He could not take any more. Marvellous."

"Pantomime is lots of colour and lights and a plot that anybody can understand. Here the sheriff is trying to get rid of the two babes and Robin Hood comes to their rescue. I am one of the robbers who is supposed to kill them. But I turn out to be a pacifist. Pretty dismal for an assassin."

We go upstairs into the hall. Jimmy Perry, the show's writer-director, calls the cast to order. As co-writer of *Dad's Army* and *Hi-De-Hi!* he knows a trick or two about comedy. As do Bill Pertwee and Patrick Carrell, who plays the dame. It is a schoolroom scene and you have to imagine Spike dressed not in anorak and snoggers but as a small girl.

He skips in, holding Pertwee's hand. "What's your name, little girl?" asks Carrell. "Ermintrude," replies Milligan. "We'll call you Ermintrude and leave the rude bit."

"It's the most risqué gag in the whole show," says Spike, who proceeds to tackle the thorny question of blue jokes and honest vulgarity. "Last year we got the kids going with bum. That was their rude word. They also like knickers and smelly. But not this time. I don't think Jimmy Perry will let me say bum."

Spike describes his own humour as abstract. He remembers an old Marx Brothers

picture. "Someone says, 'Quick, duck behind this couch,' and the other guy says, 'There's no duck behind this couch.' It is the same impulse that makes Spike go up to Maid Marian in a pantomime and call her Cinderella, or open up a chest and exclaim, 'Oh, Lord Lucan, I've been looking for you!'"

He puts on a sort of *Goon* Show voice for his pacifist robber but thinks the Goons are long enough into the past now. He has just added three more to his long list of books. His war memoirs, which started with *Adolf Hitler - My Part in His Downfall*, have reached their fifth volume.

Spike unwinds with jazz - he was a jazz musician before he turned to comedy - and ballet and classical music. He used to like the pop as well, roughly up to and including the Beatles. "I could hear what they were saying," now all people do is scream and shout."

Noise, for Spike, is one of the curses of the age. It was noisy students on each side that drove him out of his flat. He says water to the comparative tranquillity of suburban Heathrow. But he had a spike double glazing fitted, just in case.

The rehearsal breaks up for lunch. "I don't eat lunch," says Spike. "It's my contribution to solving world hunger." Then someone turns on a tape and it is too much. "Bloody noise," mutters the Good Robber, and shambles off back to the peace of the canteen.

Babes in the Wood opens at the Richmond Theatre, The Green, Richmond (01-940 9088) on Mon.

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ARTS DIARY

Irons in the fire

Secret negotiations have been going on for several months to bring actor Jeremy Irons into the Royal Shakespeare Company. Irons, who is married to RSC actress Siân Phillips, has earned himself a massive adol tag despite more serious aspirations. His part as Charles Ryder in *Brideshead Revisited* has become something of a professional albatross and 60 weeks with the RSC could be just the thing. The negotiations are on the basis that Irons and Cusack will play a number of pieces together, though the company itself seems to be dragging its feet over the details. Already six months into negotiations and he nearer an agreement. I am told: "If the RSC don't get it sorted out within the next month they'll lose him." Culture or no, an actor has to eat.

Sad points

The Christmas Day television spectacular commemorating the dazzling partnership of Dame Margot Fonteyn and Rudolf Nureyev omits the sorry details of Dame Margot's present-day existence. Now living in relative poverty in Panama City. Any spare time she has is devoted to tending her boys. Her friends still want more for her but they realize that she is unlikely to budge.

● Sir Yehudi Menuhin tells me he has played at many venues in his career, but never in a tailor's shop. Tonight, on behalf of the Prince's Trust, he will achieve this sartorial first by playing *Viviani at Gieves* and *Hawkes in Savile Row*. Gieves have given over their shop to the Prince's Trust. The Library of the Royal Geographical Society, for the event, but Menuhin is still thirsty for new venues. "I would play in an Underground station if the commuters could learn not to push."

Snap happy

One of the more curious festive communications-around is a series of Lord Snowdon portraits of the "stars" of London Week-end Television. Cilla Black, Bruce Forsyth and Jimmy Tarbuck have all been captured by Snowdon's lens for his Christmas brochure, and though its focus are not by any means his greatest work. If to

Lord Snowdon and Cilla Black no one else, though, it will bring a sense of seasonal cheer to mildred: he earned an estimated £50,000 for the sittings. Meanwhile, elsewhere at LWT, the ever-inventive staff of the *South Bank Show* came up with a mischievous suggestion for a booby prize at last night's Christmas party - the film rights to presenter Melvyn Bragg's novel, *The Hired Man*.

Hot line

Border confrontations across Hadrian's Wall between the local Scots and the Saxons, acting as a resident police force for the Romans, proved too hot a subject for the *Ulster-based Field Day* Commission. *The Saxons* show, in 1983, thus David Rudkin's play will be premiered in London's day Almeida Theatre in February. They insist: "It is definitely not about Northern Ireland."

Christopher Wilson

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Theatre
Ice cold hearts

Talking up to the children

It is a nice irony, and one in which *Newsround* should take pleasure, that while the rest of the BBC News output has spent a decade shuffling desks and presenters in an attempt to find consistently intelligent authority, the originally unwanted little brother got the format right first time and maintains its level of excellence.

His performance at Hammer-smith was marked by the same lack of fuss or bombast, as the nimble diminutive figure bounced through a set of unerringly tasteful soft-rock

Together with simplification of setting goes an elaboration of character. From past productions of this play, it has

He does not patronize Foldal. He even allows him to read an extract from his dreadful tragedy. And, when the game

Otherwise, Bergman takes two interesting liberties, by substituting Beethoven for the *Danse macabre* for Borkman's private recital, and suppressing the sound of his feet tramping overhead in the sitting-room. With such nudging emphases removed, it is left to the spectator to decide whether he is a maimed eagle or a sick wolf.

● Further performances to-night and Sunday.



Ghostly echoes of reality

about the desperate life of 17-year-old Claudia who, we were told, had since committed suicide. In the English version by Roy Kift, and as produced by Alec Reid in Bristol, it did its best to sound like a real documentary, but failed as it was bound to.

pression given by Marjorie Lofthouse's programme, with its full account of Leslie's behaviour and many snatches of his rather mechanical playing, was of a condition that has reduced the human brain to the equivalent of a tape recorder.

David Wade

Blake (motto: "It's your life, darling"), Alexis ("Don't throw

Of course the very stuff of soaps like *Dynasty*, is not marriage but adultery. Channel Four's half-dramatic, half-docu-

the eloquent spinner and plucker of musical yarns in *Voci*. The remaining work had an absent soloist. This was *Requies*, an eight-minute memorial to Berberian, murmuring through the rich tissues of chamber orchestra and sounding like the accompaniment to a song that now can never be sung.

Paul Griffiths

With the added presence of violin and cello (Bridget Wallace and Muriel Daniel) and the lashing Afro-Brazilian rhythms of the Villa-Lobos Quintette, Debussy's music is thrust into the hotheaded, rhapsodic world of the 19th-century. There was the same law, raging rhapsody of disquiet in the

Hilary Finch

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FINANCE AND INDUSTRY

Executive Editor Kenneth Fleet

Why Reagan will bless the giants' wedding day

The agreed \$4.4 billion takeover of RCA by America's General Electric is a spectacular example of the shift in US anti-trust policy.

No longer is bigness, *per se*, considered bad as it was a decade ago. Indeed, the proposed marriage of these two communications giants, the biggest one-off merger in US history, is unlikely to encounter significant opposition.

There are indications, for example, that the merger has already been given the approval nod, although not an official one, from the two primary anti-trust regulatory agencies. In addition, the Reagan administration itself has been pressing vigorously over the past year for additional relaxation of US anti-trust laws.

The rationale is that American companies must be allowed to grow bigger, and more concentrated in order to compete more effectively with Japanese and European companies.

Last week, an important US cabinet council on economic and trade policy recommended a virtual exemption from anti-trust laws for US companies suffering from foreign competition. This represents a fundamental shift in US policy, reflected also in plans for government and industry to work together to make US companies more competitive on a global basis.

The emphasis on "global" competition is the important one, especially in the case of the proposed GE-RCA merger. Both companies are active, and indeed compete with each other in the fields of defence, communications, and consumer products. Both are now manufacturing offshore. Both are big enough, alone, to command substantial bargaining powers in international markets.

Taken together, they represent a colossus which may become a model for other US companies.

Yet, despite the awesome size, and potential impact of the proposed deal, it was put together in the simplest way, over a drink in the Manhattan apartment of investment banker, Felix Rohatyn, who introduced John F. Welch, GE's chairman, to Thomson F. Bradshaw, his counterpart at RCA.

The two men had never met, despite their many years in similar businesses. When they did, there was a meeting of the minds, which made it possible for Welch to move forward with his secret ambition fast. In such fashion, using the time-honoured skills of a matchmaker, are lasting marriages made.

Opec on the cliff's edge and trembling

Peter Holmes, the chairman of "Shell" Transport and Trading, is not a man to mince words. In the course of an elegant review of events in the world oil market this week, he concluded that the Organisation of Petroleum Exporting Countries was "on a cliff's edge". If Opec tumbles over that edge, he believes, oil prices will fall sharply, and as many as four member-countries would face bankruptcy.

Opec declared this week that it would be seeking to maintain its share of the market at the expense of non-members. The biggest producer outside Opec is the US, but it exports virtually no oil and therefore is not regarded as a direct threat to Opec's interests. Britain and Norway are seen as the villains, even though their oil exports have not increased as rapidly as those of certain other countries.

The effect of the Opec declaration was to send oil and currency markets into frenzy. Although the frenzy appears to have abated, it has created shock waves of uncertainty which will last well into next year.

Mr Holmes' leitmotiv that these developments will cause the strong to grow stronger and the weak weaker. That, he argues, will be as true of oil companies as countries.

Shell can look upon such a trend with equanimity. It is lowly geared financially and widely spread commercially. The impact of lower oil prices should be broadly neutral. Borrowings, as in any potential squeeze, will be the touchstone. Those who have them in large quantities, like Texaco and Mobil, Mexico and Nigeria, will face grave difficulties in a year when demand at best is expected to be flat.

It is easy to be wise with hindsight, harder to prescribe a remedy for such a corrosive illness. Mr Holmes reaches out for the equivalent of the eighteenth-century cholera cure, immersion in boiling water. His boiling water would be an oil price of \$12 a barrel, half the present level, to stimulate demand. It would certainly bring the agony to a head more quickly.

Bond dealers park their free wheels

After many years of comfortable obscurity, the Association of International Bond Dealers has been thrust reluctantly into the limelight. Regulation has begun to catch up with the world's most free-wheeling market, and it has concentrated the minds of bond dealers wonderfully.

Just six days before publication of the Financial Services Bill, an extraordinary general meeting of the AIBD yesterday took a number of decisions which will go down well at the offices of the Securities and Investments Board, for whom bond-dealing has been a thorny problem.

The AIBD will speed up the introduction of a screen price quotation service which will make bond prices more clear-cut. The sometimes dubious pricing in the bond market - practices which have caused divisions between issuers, primary dealers, market makers and operators in the grey market in bonds - have increasingly worried the authorities. A public and unambiguous pricing display will help calm the regulators.

At the same meeting in London the dealers agreed to give more powers to their board - obviating a need for a full meeting to take any serious decision - and indirectly opened the way to dealing by members in international equities. The arbitration procedure, which has proved laborious and a lawyer's delight, is also to be improved.

After these overdue reforms, the way should be clear for the AIBD to secure recognition by the SIB as an overseas exchange. This is a somewhat odd category which circumstances have thrust upon the board, it does at least mean that some control is exercised by the London authorities over business conducted in London from abroad.

By reforming themselves, albeit under official pressure, the bond dealers have given a needed fillip to self-regulation and have demonstrated a commitment to London as a marketplace. That must be a relief to the SIB. By the same token, however, the free-wheeling days are over.

Inflation rate reaches 5.5% after first increase since May

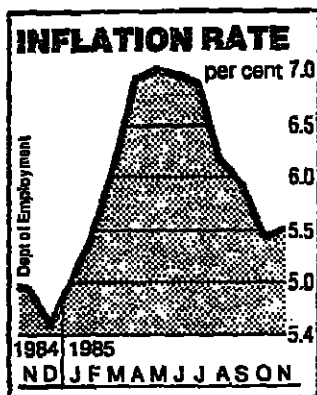
By David Smith
Economics Correspondent

The rate of inflation edged up to 5.5 per cent last month, and a further increase is expected this month. The Government remains confident that inflation will resume its decline next year.

The index of retail prices was 378.4 (January 1974 = 100) in November, a rise of 0.3 per cent from the level of 377.1 in October.

There were increases in telephone charges, bread and coal prices. Cigarettes rose by 2p a packet, and several fresh vegetables were up in price. Tomatoes and cauliflower rose by 5p a lb.

There were partly offset by price falls for petrol - down by 1.7p a gallon to an average of 191.9p for four star. Tea prices fell by 1p per 125 gram packet, and have dropped by 10 per cent this year. There were some supermarket pre-Christmas discounts on alcoholic drinks,



INFLATION RATE per cent

The 5.5 per cent rate last month compared with 5.4 per cent in October, the first upturn in inflation since May. A further upturn, to around 5.8 per cent, is likely when the December figures are published in a month's time.

This is because there was a fall of 0.1 per cent in the retail prices index in December last year, because of a reduction in the mortgage rate and an unusual fall in seasonal food prices. This month, assuming a rise of 0.2 per cent or 0.3 per cent in the index, the 12-month rate will turn up to 5.8 or 5.9 per cent.

However, the Government's confidence in a declining rate, at least in the first half of next year, appears to be justified. The Treasury expects the rate to drop to about 3 per cent by the middle of the year and 3.75 per cent by the end. Over the past six months, retail prices have risen just 0.7 per cent, the smallest six-month rise since October 1967.

Even so, there is clearly a risk of higher inflation later next year if the pound, pressed by lower oil prices, begins to slide again. In this case, fast growing labour costs would no longer be offset by sharply lower prices for imported raw materials and fuel.

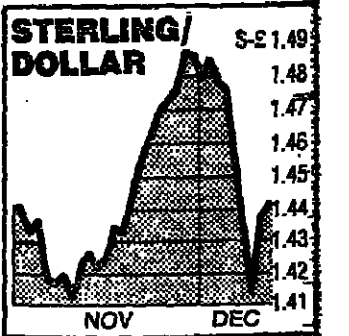
Figures released earlier this week showed that, even with these lower material prices, manufacturing industry raised its prices by 0.4 per cent last month, the biggest monthly rise since April.

The latest international comparisons show Britain's inflation rate to be above both the average within the European Community, and the Western industrialized countries taken as a whole.

Compared with Britain's rate of 5.5 per cent, the latest EEC average, for October, is 4.9 per cent, and that for the countries of the Organisation for Economic Co-operation and Development, 4.3 per cent.

IN BRIEF

Pound holds its ground



Sterling held its ground yesterday as oil prices steadied, and the dollar gained when the foreign exchange markets decided that a cut in the United States discount rate was not now imminent. The pound eased down by 38 points to \$1.4372, and was later quoted in New York at \$1.4350. However, the sterling index rose 0.1 to 78.7.

The pound ended with its losses on the week trimmed to 4 cents against the dollar, 15 pence against the mark, and 2.4 on the sterling index.

The dollar was helped yesterday by announcements of a 0.4 per cent rise in industrial production, a 0.8 per cent rise in producer prices in November, and a 0.5 per cent October rise in business inventories. These together with overnight news of a strong rise in the M1 measure of money supply, dampened hopes of a discount rate cut. The dollar edged up to DM2.52.

Greene King up

Greene King, the brewery company, lifted profits from £3.68 million to £4.39 million before tax in the six months to October 27. Turnover was up from £39.7 million to £43.2 million and the interim dividend is up from 1.54p to 1.71p. *Tempus, page 22*

The offer for sale of 2.4 million shares in Chetwynd Street, the advertising and public relations company, was oversubscribed 24 times. Applications for up to 7,000 shares will be allocated by weighted ballot and the larger ones will be restricted pro rata.

Forties stake

Berkeley Exploration and Production is to buy a 0.25 per cent interest in the Forties Field from Texaco for \$8.25 million (£5.7 million) in shares and cash. Texaco will sell the shares it receives to Guinness Mahon, advisers to Berkeley, who plans to offer them in an effective rights issue to shareholders. *Tempus, page 22*

Mercantile to reduce US interests

By William Kay
City Editor

Mercantile House Holdings, the broking and fund management group, is planning to cut substantially its presence in New York, at least for the time being.

Yesterday the company was forced by rumours on Wall Street to rush out a statement admitting that it was negotiating to sell approximately 80 per cent of the broker, Oppenheimer and Co. and Oppenheimer Capital Corporation, the acquisitions and mergers firm, to their management.

These would include Oppenheimer Government Securities and Oppenheimer Properties, but exclude the Oppenheimer fund management operations which have been Mercantile's principal earner in the United States recently.

But Mr John Barkshire, Mercantile's chairman, said that he intended to buy a US fixed-interest securities house "in the next year or two".

He explained: "The decision to sell has been entirely amicable. It was a mutual recognition of the direction in which the businesses were going. They have improved and changed to the point where they have less relevance to Mercantile House."

A fixed-interest house would fit in better with the group's London securities operation based on the stockbroker, Laing & Cruickshank. The money released by the deal will be used to give that operation more capital backing.

Mercantile bought Oppenheimer in 1982 for £91 million. Mr Barkshire was unable to give any indication of the likely price to be obtained for control of Opec and Opecap, whose volatile earnings have had an unsettling impact on Mercantile's stock market rating. Its shares rose 23p to 297p on the news. The deal should be completed by Christmas.

Laing & Cruickshank is expected to announce on Monday that it has acquired another British stockbroker.

Home loans demand sets £2.6bn record

By Lawrence Lever

Demand for mortgage finance from the building societies reached a record last month, according to figures from the Building Societies Association yesterday.

Gross advances to homeowners were £2,662 million, a record level. Net advances of £1,553 million, representing the gross advances less repayments of principal, were also the highest ever monthly amount. Net new commitments, the amount pledged by the societies for new home loans, were the second highest ever at £2,741 million.

The influx of funds into the building societies from retail sources was, however, adversely affected by seasonal factors and the Laura Ashley flotation. Gross receipts were £3,224 million, down £283 million on the previous month, but an increase of more than £890 million on November last year. Not receipts after deducting withdrawals from investors, came to £638 million. Although that was £158 million less than in October it was more than £250 million above the November 1984 figure, which was depressed by the British Telecom flotation.

Mr Richard Weir, secretary-general of the BSA, said yesterday that the societies did relatively well to attract the level of retail receipts they had done in view of the Laura Ashley and seasonal factors.

"The outlook for December is uncertain because of the effects of the Cable and Wireless issue, but inflow in the first week of the month was satisfactory".

It is likely that the December figures will also receive a boost, from funds withdrawn from the Laura Ashley issue being returned to their accounts by subscribers who were allocated no shares.



Richard Weir: "Outlook for December uncertain".

Plessey to extend Euro link

By Jeremy Warner
Business Correspondent

Plessey yesterday announced the extension of a collaborative agreement with Siemens of Germany, Alcatel of France and Italtel of Italy, to cover development work in the field of public telephone exchanges.

Plessey is fighting a hostile £1.18 million takeover bid from GEC and argues that international collaboration of this kind will provide it with a viable independent future.

The announcement was regarded as of no underlying technological significance by GEC.

But Sir John Clark, Plessey's chairman, said: "This is exactly the sort of international collaboration that British telecommunications companies need to foster."

The extension of the agreement between the European companies covers three areas: software tools, ISDN subscriber line interfaces and certain aspects of broadband networks.

Sir John said that the agreement could eventually lead to an European collaboration on development of the next generation of public switching equipment, System 2,000.

Britannia Arrow switch queried

By Richard Thomson, Banking Correspondent

Britannia Arrow yesterday forecast pre-tax profits of £19.5 million and a "total" profit of £27 million for the year to December 31 as part of its defence against the £215 million bid from Guinness Peat Group.

The total profit figure includes extraordinary items which Britannia has never before included in its profit figures. GPG immediately complained about the change in

accounting methods, but Lazard Brothers, the merchant bank advising Britannia, claimed that it was necessary to enable a direct comparison with GPG's profits.

Britannia's usual method of calculating profits was more conservative than GPG's and would give a false impression of the company's performance, Lazard said.

But the Takeover Panel has told Britannia to send a clarification of the total profit figure to its shareholders. It shows extraordinary items of £7.5 million and a tax charge of £4.9 million.

The total profit forecast is 32 per cent up on the similar figure for last year and gives total earnings per share of 1.4p. The pre-tax profit of £19.5 million is up 38 per cent of last year, giving earnings per share of 9p.

Chief executive leaves GLEB to be consultant

By Teresa Poole

The chief executive of the Greater London Enterprise Board, London's job-creation agency, has resigned to pursue a career as an industrial consultant in Europe. Mr Alan McGarvey's resignation from his £36,000-a-year job takes effect from the end of January, two months before the abolition of the Greater London Council which finances GLEB.

Mr McGarvey will receive an undisclosed settlement according to the terms of his contract. He will continue to be associated with GLEB and for two months will work on a full-time consultancy basis.

Mr McGarvey, has been the chief executive of GLEB since it started operating in November 1982.

COMPANY NEWS

IN BRIEF

profit was 5,063 (3,813). Earnings per share were 1.86p (1.68p). An interim dividend of 0.45p (same) is being paid.

● **RADIO CLYDE:** For the year to September 30 with figures in 2000, turnover was 4,067 (5,144), while the pre-tax profit was 336 (604). Earnings per share were 3.4p (6.7p). A final

dividend of 2p making 3.25p (same) is being paid.

● **MCCABE RADIO:** For the year to September 30 with figures in 2000, turnover was 4,262 (4,330), while the pre-tax profit was 484 (440). Earnings per "A" ordinary share were 5.4p (4.4p) and non-voting shares 2.7p (2.2p). A final dividend of 1.125p making a total of 2p (1.875p) on non-voting shares and final 2.25p making 4p (3.75p) on "A" shares is being paid.

Coffee export quotas raised

A week of hectic activity in the coffee market culminated yesterday in the International Coffee Organisation lifting the export quotas of producing members by 3 million bags to 63 million for 1985/86. A bag is 60 kilograms.

If the ICO's indicator price remains above 150.08 cents a pound for the next 45 market days all quotas will be suspended and a free market in coffee will prevail.

The quota increase comes after several weeks of strongly rising coffee prices, with the pace accelerating sharply at the beginning of this week after it became clear that drought had badly damaged the Brazilian crop. Trade sources put the 1986/87 Brazilian crop at 19.8 million bags and 16 million bags, or half its normal size.

STOCK MARKETS		
FT Ind Ord	1105.9 (+1.1)	
FT All Share	668.76 (+1.11)	
FT Govt Securities	83.15 (-0.03)	
FT-SE 100	1381.4 (+2.9)	
Bargains	23.083	
Dataseam USM	105.80 (+0.29)	
New York		
Dow Jones	1828.02 (+14.78)	
Nikkei Dow	13107.98 (+57.70)	
Hong Kong		
Hang Seng	1735.58 (-4.92)	
Amsterdam Gen	238.5 (+2.4)	
Sydney AO	978.0 (-1.8)	
Frankfurt		
Commerzbank	1811.2 (+28.9)	
Brussels		
General	877.01 (+11.94)	
Paribas CAC	250.3 (+2.4)	
Zurich		
SKA General	481.7 (-1.3)	
GOLD		
London fixing		
an \$317.50		
close \$318.25		
\$18.75 (\$221.50-222.00)		
New York		
Comex \$318.15		
MAIN PRICE CHANGES		
RISES:		
Adam Leisure	10.50p +2.50p	
Wellman	15p +2.50p	
ICC Oil Services	6.50p +1p	
Unigroup	81p +11p	
Microtec	28p +8p	
Sound Diffusion	31.50p +3.50p	
DBE Technology	53p +5p	
Mercantile House	295p +25p	
Woodhead Jones	120p +8p	
Automotive Prod	340p +25p	
Microgen Higgs	41p +8p	
Richardson	41p +8p	
Parkland Text A	102p +7p	
Comb Tech Corp	8p +0.50p	
Martheath	53p +3p	
Control Seas	18p +1p	
Lincroft Kilgour	27p +8p	
Bellay C. H.	28.75p +1.50p	
Lex Service	290p +15p	
Dunton Group	20p +1p	
McKechie Bros	191p +11p	
Pogler-Hattersley	358p +15p	
Ransomes Sims	113p +5p	
FALLS:		
Brown Mathew	410p -150p	
Common Brothers	8p -1.50p	
Ferguson	27p -5p	
Canvermoor	50p -5p	
CURRENCIES		
London:		
£ \$1.4372 (-0.0038)		
£ DM 3.8244 (+0.0028)		
£ Sfr 3.0287 (+0.0011)		
£ FF 11.0884 (+0.0176)		
£ Yen 281.15 (+0.25)		
£ Index 78.7 (+0.1)		
New York:		
£ \$1.4370		
\$ DM 3.8210		
\$ Index 127.1 (+0.2)		
ECU £0.804150		
SDR £0.758377		
INTEREST RATES		
London:		
Bank Rate 11 1/2%		
3-month Interbank 11 1/2%-11 3/4%		
3-month eligible bills:		
buying rate 11 1/2%-11 3/4%		
US:		
Prime Rate 9.50%		
Federal Funds 7 1/2%		
3-month Treasury Bills 6.94-6.92%		
30-year bond price 103 1/2%-103 3/4%		

WHAT A YEAR IN EUROPE!

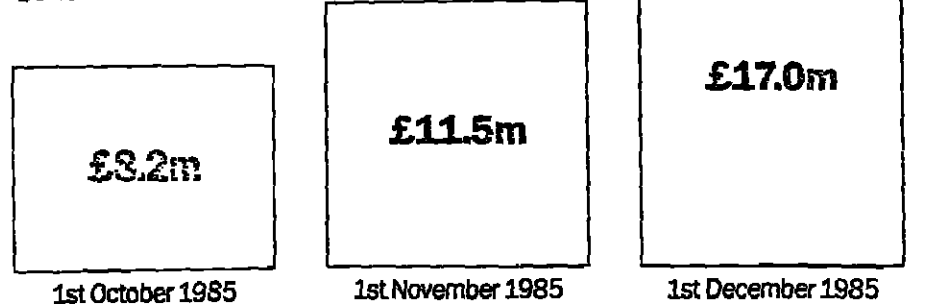
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*Figure is offer to bid with net income reinvested 1/12/84 - 1/12/85. Source: "Planned Savings."

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FOREIGN EXCHANGES

Calm was restored to currency markets after the turmoil created early this week by the Organization of Petroleum Exporting Countries' decision to defend its share of the oil market.

Sterling, having recovered on Thursday more than half of the 5 cents fall to the dollar suffered over the previous two sessions, was left to drift aimlessly.

The pound closed with a loss of 38 points to the dollar at 1.4372, having reached 1.4455 in the early stages.

The market slipped from 2.5145 to 2.5200, Swiss francs declined from 2.0200 to 2.0175, and French francs cheapened from 7.6950 to 7.7250. The yen softened from 202.00 to 202.50 in dollar terms.

STERLING SPOT AND FORWARD RATES

	Market rates dec 13 range	Market rates Dec 13	1 month	3 months
New York	\$1.4555-1.4565	\$1.4395-1.4398	1.44-0.44 c prem	1.28-1.21 c prem
Montreal	\$1.4662-1.4668	\$1.4497-1.4500	1.46-0.38 c prem	1.25-1.17 c prem
San Francisco	1.4561-1.4563	1.4395-1.4398	1.44-0.44 c prem	1.28-1.21 c prem
Brussels	73.75-74.16	73.78-73.99	50-15 c prem	50-47 c prem
Copenhagen	18.1337-13.171 GR	13.1337-13.1658	5-9 c prem	6-7 c prem
London	2.73-2.74	2.73-2.74	50-51 c prem	50-51 c prem
Frankfurt	3.8112-3.8111 m	3.8214-3.8274 m	45-55 c prem	61-54 c prem
Lisbon	26.78-232.40	238.77-21.91	45-55 c prem	445-155 c prem
Madrid	24.67-24.67	24.67-24.67	45-55 c prem	505-520 c prem
Oman	10.5227-11.0771K	10.5227-11.0771K	13-17 c prem	30-30 c prem
Paris	1.4571-1.1337	1.4571-1.1337	1-2 c prem	1-2 c prem
Stockholm	11.5050-11.0394K	11.0526-11.0718K	1-2 c prem	1-2 c prem
Tokyo	280.25-25.91	25.91-25.91	10-14 c prem	14-14 c prem
Zurich	3.0217-3.03561	3.0260-3.03571	10-14 c prem	30-27 c prem

Starting index compared with 1975 is up 0.1 at 3.61 (3.51 range 73.75-74.16)

NEWS BACKGROUND

Old guard overtaken by the tide of change

In April this year the *Daily Telegraph* owners declared their intention to transform its antiquated operations and make a desperate plunge into new technology and a twenty-first century survival. Since then the pace of change has been faster than the newspaper's conservative owners could ever have imagined.

Yesterday Lord Hartwell, the autocratic 74-year-old chairman of The *Daily Telegraph*, had to concede defeat publicly. Losses at the newspaper publishing company have been escalating at such a rate that he has been forced to bow to mounting pressure from the bankers and relinquish control of the family business.

The new owner is Mr Conrad Black, a Canadian businessman. Six months ago he was hardly known in Britain, but the meagre price at which he has succeeded in securing the potentially hugely profitable newspaper is already enhancing his Canadian reputation as one of the sharpest financial operators in North America.

Mr Black will have paid around £30 million for just over half of the shares in The *Daily Telegraph*. Although the company has huge debts, it also has assets which include some £15 million of Reuters shares and a stake in the lucrative redevelopment of the paper's Fleet Street printing works.

There is enormous scope for turning the paper's £150 million annual turnover into profit once the transfer to new printing processes is complete. Hence the conviction that Mr Black has got a bargain and the appalled reaction from Lord Hartwell's second son, Mr Nicholas Berry, who feels that his heritage has been sold too cheaply.

Within hours of winning control of the *Telegraph*, Mr Black is already making changes with the appointment of Mr Andrew Knight as chief executive. The 46-year-old editor of *The Economist* is 26 years younger than the *Telegraph's* present editor, Mr William Deedes, and is a long-standing friend of Mr Black.

More changes will undoubtedly follow, but those close to Mr Black believe that he will be content to install his own choice of management at the *Telegraph* and let them do the job, rather than constantly intervene himself. He has little respect for journalists in general, having

Daily Telegraph



'The working press is a very degenerate group'

— CONRAD BLACK (PICTURED LEFT)

once remarked: "My experience of the working press is that they are a very degenerate group. There is a terrible incidence of alcoholism and drug abuse." But those were not the problems which catapulted the *Telegraph* into decline; rather it was the reluctance of Lord Hartwell and his coterie of ageing colleagues to accept the need for change. The *Daily Telegraph* had a huge circulation among the middle classes which made it a must for advertisers. Although that circulation has declined steadily over the last five years, the proprietors failed to appreciate the need to alter their strategy and capture a part of the younger market. Instead, they contented themselves with the knowledge that their sale was virtually the same as those of *The Times*, *Guardian* and *Financial Times* combined.

The company lost money in the three years to March 1983, then moved into profit before, in the following nine months, running up a trading loss of more than £2 million. That was softened, however, by the bonus which the flotation of Reuters bestowed upon most of Fleet Street. Sale of some of its Reuters shares brought the *Telegraph* more than £7 million before the end of 1984.

The Reuters windfall spurred the revolution that was already beginning in Fleet Street, with papers moving to new, high technology plants and reducing their manning levels. By the spring of this year Lord Hartwell had to accept that if he did not move soon the *Telegraph* would be in danger.

He embarked on an ambitious plan to move the

printing processes to the Isle of Dogs in a £100 million rejuvenation programme, but the newspaper did not have the cash to fund it.

So the *Telegraph* arranged loan and lease capital of £80 million with a group of banks led by Security Pacific, and also did the previously unthinkable in deciding to sell some shares to raise around £30 million. Two of the most prestigious houses in the City, N M Rothschild and the stockbroker, Cazenove, were appointed to drum up the money but the *Telegraph* did not make their task particularly easy. In view of many city institutions who looked at the document and refused to subscribe, too much was being left to chance and the old guard.

Eventually the Rothschild chairman, Mr Evelyn Rothschild, decided that his friend, Mr Conrad Black, should be approached. Mr Black, who has built himself a business valued at around \$100 million, realized that he had the upper hand.

He had long wanted to be a real press baron, having built up his own chain of around 20 local papers. He agreed to put up £10 million for 14 per cent of the *Telegraph*, but did so on terms which ensured that he would not lose if he wanted it. Not only did he get the Berry family to agree that they should have first option, but he also insisted they waive any future rights issue shares in his favour. From that moment in time, it was inevitable that the *Telegraph* would soon change hands.

Patience Wheatcroft

Directors in Ellerman Lines buyer consortium

By Teresa Poole

A consortium of management and 10 financial institutions has bought the Ellerman Lines container shipping company from Ellerman Holdings, which is controlled by the hotel-owning Barclay Brothers. The sale price is not being disclosed.

Ellerman Lines has a fleet of 18 wholly or part-owned ships and worldwide interests in container liner services in Africa, the Gulf, Australasia, Europe, and the Far East.

The buy-out, led by Charterhouse Development, does not include the South African-based interests which are being retained by Ellerman Holdings. The net asset value of the businesses being bought is £18 million.

The Barclay Brothers acquired the shipping company two years ago as part of a £48 million package which included the Cameron and Tollermeade & Cobbold breweries and a travel business.

The fleet has since been re-registered in the Isle of Man, leading to annual savings of £1 million. In 1984 the business, including South Africa, showed a turn-around to net profits of £3 million from net losses of £1.7 million the previous year. Turnover was £101 million.

All the directors of Ellerman Lines have taken part in the buy-out and their total stake is described as significant. Over the next five years this stake could double, depending on the company's results, but will not rise above 50 per cent.

A stock market flotation is planned, but not for at least two years. Next year is expected to be a very difficult year for the container industry because of worldwide over-tonnage, but the chairman, Mr Anthony Cooke, does not expect a sharp dip in Ellerman Lines' profits.

Buyout talks at Brookside

Negotiations are in progress for a management buyout of the BICC subsidiary, Brookside Metal Company, of Willenhall, West Midlands. Brookside operates in scrap metal recovery and residue and is no longer considered by BICC to be part of its mainstream business. The assets involved are worth less than 1 per cent of group net assets, which stood at £420 million at the end of 1984.

LEASEHOLD

Mark Disley, a young first-time buyer, decided in August to buy a converted flat in a Victorian house in south London — but little did he know that the problems that he had encountered as a tenant in the rented sector would prove insignificant compared with the difficulties of being a leasehold home owner.

Now, like thousands of other leaseholders, Mr Disley has discovered all about freeholders who do not carry out repairs, managing agents who delay in providing documents, and excessive service charge demands.

Before he bought, Mr Disley's vendor had warned him that the managing agents were reluctant to carry out repairs. Urgent work needed to be done last year to repair the roof of the flat. The work was the responsibility of the freeholder who should have collected a proportion of the cost from the other flat owners in the house.

The vendor had asked the managing agents on numerous occasions to deal with the defects. The managing agents did nothing and in sheer desperation the vendor had arranged for a builder to carry out the work and had to pay the whole cost of £500 himself.

Despite the vendor's warning, Mr Disley decided to proceed with his purchase. He made an offer on the flat only to find that his solicitor discovered a defect in the lease. The managing agents then agreed to a deed varying the lease.

Both Mr Disley's solicitors and the vendor's solicitors spent the next four weeks chasing the managing agents and the freeholder's solicitors for the deed. The deed did not finally arrive until 10 days after Mr Disley completed his purchase.

During the intervening period, the solicitors had to threaten to bring an action for

Other leasees in the house had problems

negligence against the managing agents for delay, and the vendor had to obtain a £1,000 bridging loan to complete his associated purchase, as Mr Disley's solicitors withheld that amount until the deed had been signed.

Three months after moving in, Mr Disley and the other leasees in the house are now experiencing more problems. The managing agents have sent them an invoice for £300 for work already done to a manhole at the property.

The leasees allege the work is incomplete and sub-standard, and the cost is excessive. They knew nothing about the repair being undertaken until they



Mark Disley: A lease and a revelation about freeholders and managing agents

received the bill. They are now deciding what action to take.

The Government Committee of Inquiry on the Management of Privately Owned Blocks of Flats has just published its report highlighting many of the problems encountered by Mr Disley and others and has set out suggestions for reform.

Where a landlord fails to repair, a lessee has always been entitled to apply to the court to obtain an order forcing him to carry out the work. Section 125 of the Housing Act, 1974 specifically provides that the court has a discretion to order the landlord to repair not only a particular flat, but also other parts of the property.

However, the committee itself says: "A court order is cumbersome, expensive and an often ineffective method of getting the repairs done."

Its recommendation instead is that subject to proper safeguards for the landlord, the flat owners should be able to obtain a court order taking the management of the flats away from the landlord and putting it in the hands of a receiver and manager.

It is not commonly realized that leasees already have a right to apply to the High Court to appoint a receiver and manager. The committee emphasizes that the appointment is a last resort, but suggested that the procedure should be available in the county court in a more informal atmosphere.

Mr Disley's freeholder did agree to vary the terms of his lease but it was an uphill

struggle and it cost time and money.

The committee now suggests that where the landlord or one or more of the lessees identifies a major defect in one or more leases in a block it should be possible in certain circumstances to apply to the court.

The court would then look into modifying the terms of the leases, provided it was in the interests of the well-being of the block, and cases could be brought where the terms of the lease were such that there was a serious risk of deterioration in the block, unless the procedure was invoked.

Problems with service charges and the cost of works carried out are dealt with at length by the committee.

Occupiers have the right to be consulted

Leaseholders, however, do already have rights under the Housing Act 1980.

If a leaseholder pays a variable service charge, the Act provides, first, that he is entitled to obtain a summary of the costs on which the service charge is calculated.

Second, there is a right of inspection of accounts and receipt. Third, the court can be asked to fix the cost of works if they have not been done to a reasonable standard or at a reasonable cost, and fourth, the court can limit the amount of advance service charge payments.

Finally, the leaseholder does

have the right to be consulted before the landlord carries out major works at the property. The problem is, as the committee says, "many landlords and tenants are ignorant of their rights or deliberately disregard them".

The committee suggests strict controls over service charge accounts and more consultation work. Whether any of the committee's proposals will become law is a matter of conjecture. What is certain, however, is that leaseholders' problems will not disappear overnight.

In the meantime, there are organizations that do provide information and advice.

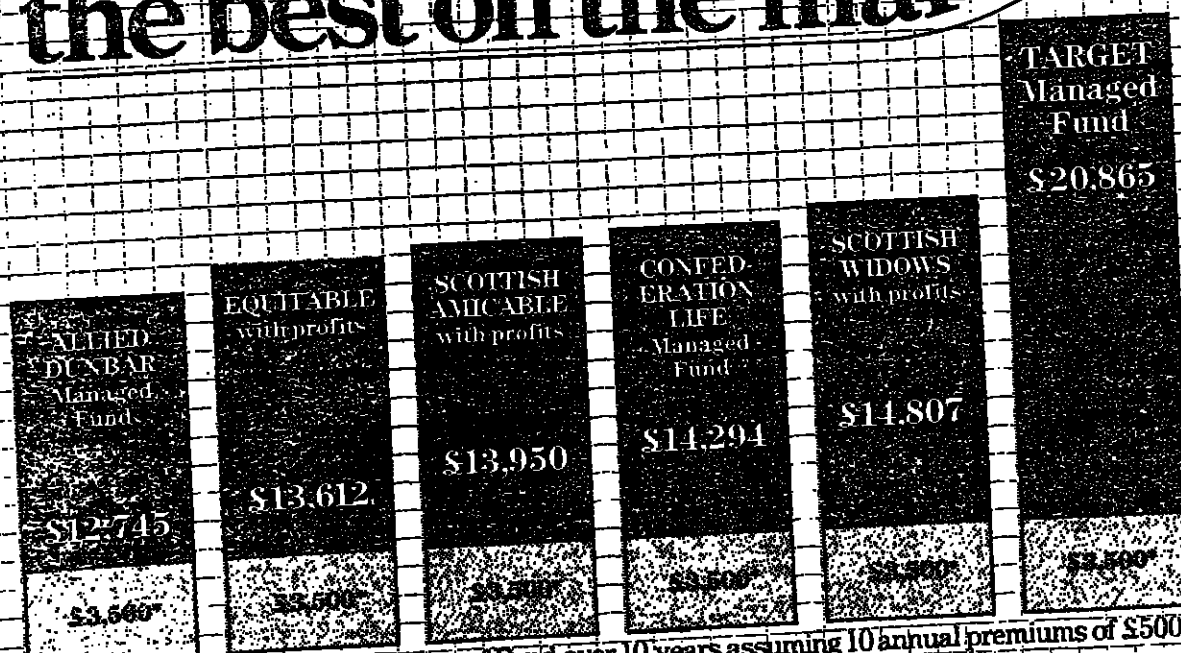
The Department of the Environment publishes a free booklet — *Service Charges in Flats* — a guide for leaseholders and tenants.

In addition, the Federation of Private Residents' Associations will help, particularly with problems regarding repairs and service charges. For those leaseholders who have the opportunity to purchase their freehold, Trust Shield negotiates with the freeholder and will set up and administer a system for service charges.

Susan Fieldman

The Federation of Private Residents' Associations, 11 Dartmouth Street, London SW11 7JH. Trust Shield, Thackeray House, Gilbert Street, London SE11.

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The Pru sets its sights on the elderly

The elderly form an increasing proportion of the population, and these days, with the advent of worthwhile company pension schemes, the over-60s often have plenty of money to spend and invest. The Prudential - Britain's largest life and pensions company - is to step up its programme of pre-retirement counselling by holding a series of monthly seminars throughout next year. Obviously the company hopes to attract some of the over-60s' money, but the courses, from all accounts, are well worth attending.

"Our 1985 programme proved very popular," says Roy Elms, head of Prudential's retirement counselling service. The courses are run in conjunction with employers and the sessions can be tailored to the specific needs of the companies' employees. The most popular course is the two-day version, designed for employees who are within a year or two of normal retirement age.

Another firm, DPS Consultants, also has a programme of pre-retirement courses for individuals which take place throughout the year at Leeds Castle, Kent.

Courses normally begin on Tuesday at 12.30 pm and end in the early afternoon of Friday the same week. Accommodation charges include full board and conference facilities.

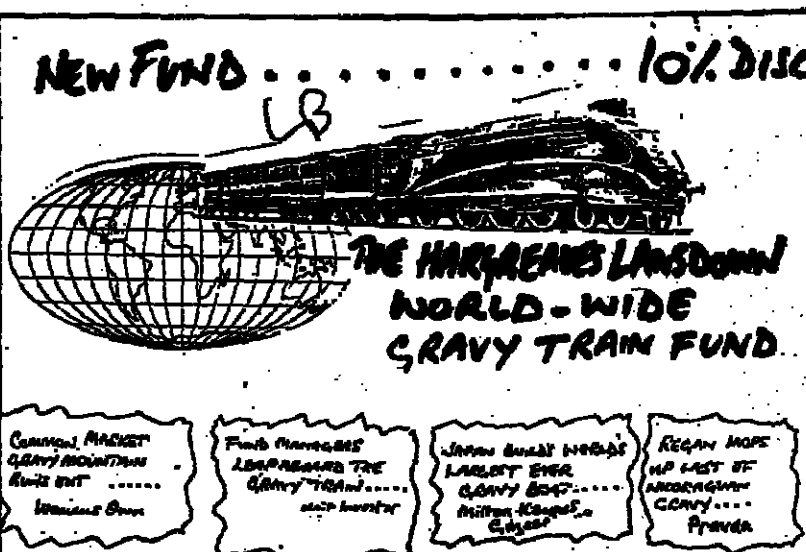
But it does not come cheap. The course fee is £225 per person or £375 per couple, and accommodation charges are £485 per couple in a twin room or £270 per person. Details from DPS Consultants, 66 Preston Street, Faversham, Kent ME13 8PG (Faversham 551472).

Good terms for the big earners

Professionals with good earnings prospects can borrow on very attractive terms under Chase de Vere's home loan scheme. For example, a young couple wanting a £40,000 loan could borrow up to 90 per cent of the purchase price at only 12.5 per cent and have three times the main income plus once the secondary income is taken into account.

Income multiples are even more generous for two income families where both partners are over the age of 35. In this case they could borrow up to three times their joint incomes at a rate of 12.75 per cent. A couple earning £40,000 a year between them could raise a loan of up to £120,000 provided it did not exceed 85 per cent of the purchase price of the property.

Full details: Chase de Vere, 125 Pall Mall, London SW1Y 5EA (01-830 7242).



Investment advisers Hargreaves Lansdown are running a Christmas competition, open to all. All you have to do is suggest the most specialist outlandish "humorous" unit trust for launch in the new year. It's a spoof on some of the more bizarre trusts which have been launched recently. You have to design and write all the necessary blurb on the investment objectives and marketing ideas. For example, Hargreaves Lansdown have come up with the Hargreaves Lansdown World-Wide Gravy Train Fund. What about the Dustbin Fund?

Details: Hargreaves Lansdown, Embassy House, Queen Avenue, Clifton, Bristol BS8 1SB. (Bristol 741309).

More freelances

Temporary work is on the increase with the trend towards fixed-term contracts rather than seasonal work, according to the latest report from the Manpower Services Commission. Around 1.5 million people were either in temporary, seasonal or casual jobs, or working on fixed-term contracts in the spring last year, compared with 1.3 million in the previous year. Service occupations, both high-skilled and low-skilled, account for the highest proportion of temporary work. These include the education professions, literary, artistic and sports occupations, sales and a range of personal services.

Evidence suggests that some employers are increasing their use of temporary workers because of uncertainty over future permanent labour requirements.

Move with a deal

Employees who up to now have had a raw deal on pensions when they changed jobs, can take heart. From 1986 those who change jobs will be entitled to have their frozen pension contributions uprated by 5 per cent a year or the rate of inflation, whichever is less. This, however, applies only to contributions made after January 1986. The Company Pensions Information Centre has produced a revised edition of *How*

Changing Jobs Affects Your Pension, which fully explains the new rules. Copies of the booklet are available from the CPIC, Dept C1, 7 Old Park Lane, London W1Y 3LJ. Please enclose s.a.s.

Tax unravelled

Many taxpayers find themselves paying tax penalties, simply because they do not understand when and how they have to deal with various communications from the Inland Revenue. The latest booklet from the Institute of Chartered Accountants deals with exactly this problem. It is called *A Guide to Tax Claims and Elections* and provides a helping hand through the increasingly complex minefield of deadlines for tax claims, and the time limits within which various elections have to be made.

Copies of the booklet are available at £5 from the Institute of Chartered Accountants, Gloucester House, 399 Silbury Boulevard, Witten Gate East, Central Milton Keynes MK9 2HL.

Language of cash

Few financial institutions take account of the language and cultural problems large sectors of society in this country may have when it comes to money. So it is heartening to see the Halifax producing leaflets in Punjabi, Hindi, Gujarati, Urdu and Bengali,

backed up by advertisements in selected ethnic publications. Prototypes of the leaflets, which give information on the Halifax's saving and mortgage schemes, were tested in areas having a high concentration of Asians. In addition to the Asian language leaflets, publications in Cantonese have already been printed and there are proposals for Greek to follow.

The only other institutions which have taken this step are a few of the banks - Hong Kong Shanghai Bank, for example, has Chinese-speaking staff at its branch in London's Chinatown in Soho.

Platinum pleases

Holders of platinum Nobles will have seen the price rise from £234.25 at the beginning of November to £244.20 by the end of the month having hit £282.85 on November 26. Those who bought back in July when the price stood at £196.45 will now be showing a healthy profit. Longer-term holders who came into the market earlier in the year in February, when the price stood at £260.55, have still some way to go before they will even see their money back. Platinum Nobles are marketed by Ayrton Metals, 30 Ely Place, London EC1N 6RT (01-404 0970).

Old hand, new boss

After what even the managers describe as "indefinite performance", the Robert Fraser Growth Trust is to be taken under the wing of old hand Brian Banks, who has been appointed investment manager to the fund. "Brian is well-known for his 20-year record of sustained success in investment and portfolio management. The Robert Fraser Growth Trust is the only unit trust with which he is involved and therefore the only opportunity for medium to small investors to benefit from his expertise," said Charles Hoare, of Robert Fraser.

Since Brian's appointment the trust has achieved the number one position in its sector for both the one-month and six-month periods to October 1.



Brian Banks: 'Record of success'

How to find the best home loan

Mortgage money is plentifully available according to the latest survey carried out by *Blay's Guides*. "Although the level of interest rates is actually the house buyer's primary concern, institutions which charge the same or similar rates may have very different lending policies," cautions *Blay's*.

The proportion of valuation or purchase price which lenders are prepared to advance can vary widely, as can the multiple of income which the society is prepared to consider.

"In the case of large loans, banks, insurance companies and finance houses tend to be the most generous," says *Blay's*.

The mortgage tables highlight the fact that most of the big societies have now abolished differentials - the system of charging higher rates for larger loans. Halifax, Abbey National, Woolwich, Nationwide, Anglia National & Prudential and Britannia all charge a flat rate of 12.75 per cent irrespective of the size of a loan.

The cheapest home loans from the banks are often on offer from United Bank of Kuwait, which is charging only 12.5 per cent. The minimum loan is £30,000 and you can borrow up to 80 per cent of the property's valuation.

Chemical Bank, First National Bank of Boston and Royal Bank of Scotland are all offering home loans at 12.75 per cent.

However, because of the difference between the way in which building societies and banks quote interest rates, banks are actually cheaper at 13 per cent than the building societies at 12.75 per cent.

Copies of *Blay's* mortgage tables are available at many public libraries but otherwise are available only to subscribers. Details from *Blay's Guides*, Churchfield Road, Chalfont St Peter, Bucks SL9 9EW (Gerrards Cross 884417).

FRAMLINGTON

CAPITAL TRUST

An Opportunity to Invest in a Star Performer

Framlington Capital Trust has long had a claim to be one of the best unit trusts ever launched: its consistent performance and the calm way it has always been run combine to produce a very good unit trust indeed.

It was formed in January 1969 to invest for a combination of capital growth and modest income mainly through smaller British companies. It has always been managed by Bill Stuttard, now Framlington's Chairman. It is an excellent vehicle both for lump sum investment and for regular savings.

UP 988 PER CENT

Between January 1969 and 1st December 1985, the price of units rose 988 per cent, compared with 285 per cent for the FT All-Share Index.

Planned Savings figures show that over ten years to 1st December it had by far the best performance of any unit trust. With net income reinvested, £1,000 on 1st December 1975 would have been worth £12,502 ten years later, 10 per cent more than the next best fund, which reached £11,296. The same investment in the FT All-Share Index would have grown to £6,656.

£27,720 FOR £3,600

The trust has also produced a scintillating performance for regular savers. £20 per month over ten years to 1st December would have turned into £10,021 for an outlay of £2,400. Over 15 years £20 per month would have produced £27,720 for an outlay of £3,600, the best result for any unit trust.

Capital Trust's performance has been achieved by carefully picking out smaller British companies with good prospects of growth and then tending to stay with them. The list of shares is longer than is conventional (there are currently 160). The amount of turnover is lower than average. This keeps the dealing costs low, which helps performance.

Units are available in both income form (with distributions twice each year) and

accumulation form (in which net income is reinvested). On 1st December 1985 the price of income units was 180.4p (accumulation units, 215.2p). The estimated gross yield was 3.27 per cent.

LUMP SUM INVESTMENT

You can make a lump sum investment simply by completing the form below and sending it to us with your cheque. Units are allocated at the price ruling when we receive your order. The minimum investment for a lump sum is £500. There is a discount of 1 per cent for investments of £10,000 or more.

MONTHLY SAVINGS PLAN

Starting a monthly savings plan is equally easy. The minimum is £20 per month, with a discount of 1 per cent for contributions of £100 or more. Accumulation units are used and are allocated at the price ruling on the 5th of each month. To start your plan, complete the application and send it with your cheque for the first contribution. Subsequent contributions are by the direct debit mandate which we shall send to you for your signature.

Investors are reminded that the price of units and the income from them can go down as well as up.

GENERAL INFORMATION

Framlington Capital Trust is an authorised unit trust constituted by Trust Deed. The Trustee is Lloyds Bank Plc. The Managers are Framlington Unit Management Limited, 3 London Wall Buildings, London EC2M 5NQ. Telephone 01-628 5181.

Applications will be acknowledged. Certificates for lump-sum investments will be sent by the registrars, Lloyds Bank Plc, normally within 6 weeks.

Prices are published daily in *The Times*, *Daily Telegraph* and *Financial Times*.

The annual charge is 34 per cent (+VAT) of the value of the fund. The Trust Deed includes powers to increase this to a maximum of 1 per cent if necessary. The initial charge (included in the offer price) is 5 per cent.

When units are sold back to the managers payment is normally made within 7 days of receipt of the renounced certificate. Savings plans can be cashed in at any time.

Commission of 14 per cent is paid to qualified intermediaries, but not on savings plans.

Distributions on income units are paid net of basic rate tax on May 15th and November 15th to unit-holders on the register two months previously. A report is sent at the time of the distribution. Savings plan statements are sent every six months.

Registered in England No. 895241. Member of the Unit Trust Association. This offer is not open to residents of the Republic of Ireland.

TO: FRAMLINGTON UNIT MANAGEMENT LIMITED, 3 LONDON WALL BUILDINGS, LONDON EC2M 5NQ

LUMP SUM
I wish to invest _____ in Framlington Capital Trust (minimum £500)
I enclose my cheque payable to Framlington Unit Management Limited. I am over 18. For accumulation units in which income is reinvested, tick here ☐

MONTHLY SAVINGS
I wish to start a Monthly Savings Plan for _____ in Framlington Capital Trust (minimum £20)
I enclose my cheque for £..... for my first contribution (this can be for a larger amount than your monthly payment). I am over 18.

Surname (Mr/Ms/Miss/Ms) _____
Full first name(s) _____
Address _____
Signature _____ Date _____
(Joint applicants should all sign and give details separately)

FRAMLINGTON

The costs of retirement

PENSIONS

Target's top-performing personal pension policy has been revamped to lower the charges on policies. But in spite of lowering charges the new policy can still be criticized for retaining the unloved capital units.

Capital units are designed to eat into your capital as a way of recouping the cost of setting up a policy while appearing to be some sort of special super-charged unit which will grow faster than the ordinary units.

They are a common feature of pension plans, but some companies have deliberately steered clear.

"I think capital units are a con," says Paddy Ross, a director of Framlington Life. "I think they should be prohibited by law. They make such a difference - only about half the first year's premium gets invested. A 'con' is the right word for it because people don't realize how the charges mount up."

Framlington Life which issues only single-premium policies at the moment - although a regular premium plan will be launched in the new year - is committed to investing 100 per cent of investments.

The simple charge for the single-premium policies is an initial charge of just under 6 per cent to take account of the usual bid-offer spread on Framlington unit trusts. There is a 0.75

per cent annual management charge for UK funds and 1 per cent for overseas funds.

The regular-premium policy will have surrender penalties to deter people from ceasing payments after a couple of years and making the policy paid up but no capital units.

Target's changed charging structure will lower charges so that a £1,000-a-year investment for 20 years is now being projected to be worth £58,625 at the end of the term rather than £53,326.

"Next year we will see intensified competition in the personal pension field," says Target's managing director John Stone. "The structure and

Flat rate designed for large premiums

performance of pensions will be under critical scrutiny."

What Target has done is to put the 5 per cent initial management charge represented by the bid-offer spread and the 1 per cent annual management fee into a bonus account which will grow alongside the policy. This is then added to the policy at the predetermined retirement date to boost the fund.

If you retire early you get only a proportion of the bonus fund. For single-premium policies, 97 per cent of the contribution is allocated to funds rather than 100 per cent.

EFFECT OF CAPITAL UNITS ON PENSIONS CONTRACTS

Assuming £1,000 is allocated to units at the start of each of the first two years (the usual period for capital unit allocation)

Term	Accumulated value		Percentage contribution to Equitable units needed to get same result as 100% in capital units
	100% capital units £	100% Equitable units £	
10	3,293	4,327	75
20	5,854	10,244	56
30	9,880	24,252	41

● Taking growth at 10% pa.
● Regular unit charges at 0.75% pa for Equitable and 0.75% plus extra 0.5% for capital units.
● Bid-offer spread throughout of 5%.

Figures from Equitable Life.

Vivian Goldsmith

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Fund Managers Cambridge Capital Limited (Licensed Dealer in Securities) 7 Green Street, Cambridge CB2 3JU Telephone: 0223 312856 Closing date for subscriptions - 17th January 1986 Minimum subscription - £2,000

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FAMILY MONEY/3

How earnings go up when the pound goes down

CURRENCIES

The weakening of our precious oil-sensitive currency this week is not going to leave investors untouched.

Undoubtedly sterling's resurgence since February, when at one point the pound was worth only 1.03 US dollars, has, in part, accounted for the generally lacklustre performance of those unit trusts specialising in overseas markets.

A fall in sterling values, however, will increase the value in sterling terms of the overseas investments in which the trusts are invested.

Those investors having direct stakes in British exporters or in companies which generate large overseas earnings should also benefit from a decline in sterling. ICI, for example, has risen by 31p (from 711p to 742p) in the week up to December 12. Unilever is another company which traditionally benefits in these circumstances, along with Jaguar, whose car sales in the United States have in the past rocketed on the weakness of the pound.

Jaguar has, however, adopted a fairly heavy hedging position; sterling's earlier strength this year saw the share price heavily down from a peak of 360p at one point.

The decline in sterling should also mean that higher interest rates will be maintained - at least for the time being - in order to deter international investors from withdrawing their UK-based investments.

So private investors who favour fixed interest invest-

ments, either for fiscal (or peace of mind) reasons, should continue to benefit from high UK interest rates.

Alistair Begg, at Kleinwort Benson Investment Management Ltd, points out that it is the volatility of sterling, rather than any downward movement, that is likely to have most impact on many businesses which rely to a considerable extent on imports.

He says: "Large corporations are by now fully geared up to cope with the volatility of currencies, but this volatility must make planning very difficult for those small businesses which do not have appropriate expertise or resources."

One type of investment likely to be affected - not necessarily adversely - is the offshore-managed currency fund. These

'We've been sceptical of sterling since July'

creatures emerged after exchange controls were abolished in 1979. At present there are approximately 43 managed currency funds and 126 multi-currency deposit funds.

In the case of the latter it is the individual investor who decides which currencies he or she wants to invest in. With managed currency funds however, investors rely on the expertise of the managers to make the decisions.

"We have been sceptical of sterling since July," says Howard Flight, head of Guinness Mahon's investment department. Guinness Mahon has two managed currency funds

totaling about \$81 million between them.

"Both funds have only a 2 per cent exposure approximately," says Mr Flight. "From January to July we were about 40 per cent invested in sterling. Now, apart from the sterling, the rest is totally invested in either the yen or the Deutschmark."

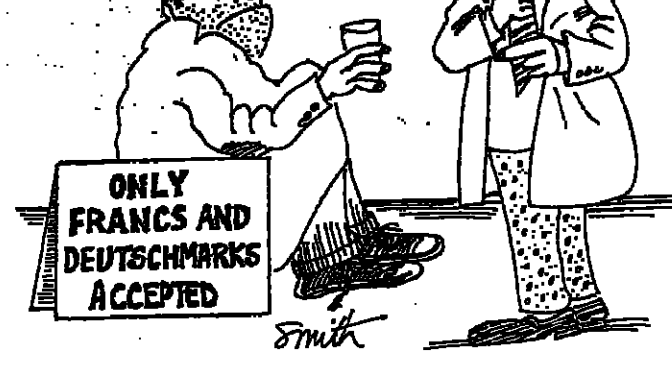
Mr Flight says that it was abundantly clear during the past year that Opec would be breaking up, and he has been cautious about sterling values.

He also warns against the short-term view that a falling pound means a corresponding increase in overseas investments.

He considers that the strengthening of the yen will be bad for the Japanese equity market, for instance, particularly the exporters whose profit margins will suffer as their products become more expensive to UK purchasers.

Hambros has four managed currency funds - two sterling-denominated and two dollar-denominated. It too appears to have reduced its sterling content. "We don't particularly like going aggressively out of our base currencies unless we are reasonably certain," a Hambros spokesman said this week.

"Over the last few months,



however, we have been taking an exposure against sterling. So the value of the fund has gone up."

On a 12-month view two of the Hambros funds are in the top five performing managed currency funds. Guinness Mahon has its Guinness Mahon

'Investment in long-term growth'

International Fund top of the managed currency fund tables on a three-year and five-year view.

Over at Schroder, Andrew Robert, assistant manager of Schroder Unit Trust Managers

Lawrence Lever

CURRENCY FUNDS - MANAGED

Sector leaders	Five years	£	Three years	£	One year	£
Guinness Mahon Internat'l	2,738		Guinness Mahon Internat'l	1,895	TSB Currency Fund	1,145
Phoenix Int. Currency	2,063		Hill Samuel Mgd Currency	1,574	Standard Chart d Mgd Sigs	1,124
Britannia Int. Currency	2,026		Phoenix Int. Currency	1,536	Hambro Curr Des Mgd Sigs	1,116
Dunn & Hargitt Cur & GP	1,513		Provid Cap Int Currency	1,504	Hambro Curr Acc Mgd Sigs	1,107
			Vanbrugh Currency Fund	1,496	Hill Samuel Mgd Currency	1,104
Average	2,085		Average	1,333	Average	994

*Current value of \$1,000 invested over various periods to November 1, 1985. Source: Money Management

Your income overseas

If you are thinking of going abroad to work or retire, get hold of a copy of the new *Allied Dunbar Guide for Overseas and International Clients*. Although it is aimed at professional advisers, it sets out in a simple form the basics of taxation and how it

will apply in a variety of situations. Flow charts make a complicated subject much easier to understand and the booklet is available free from Allied Dunbar's International Marketing Department, Allied Dunbar Centre, Swindon SN1 1EL.

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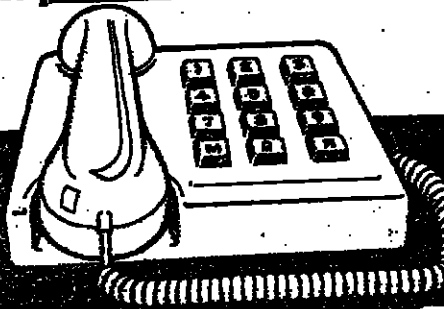
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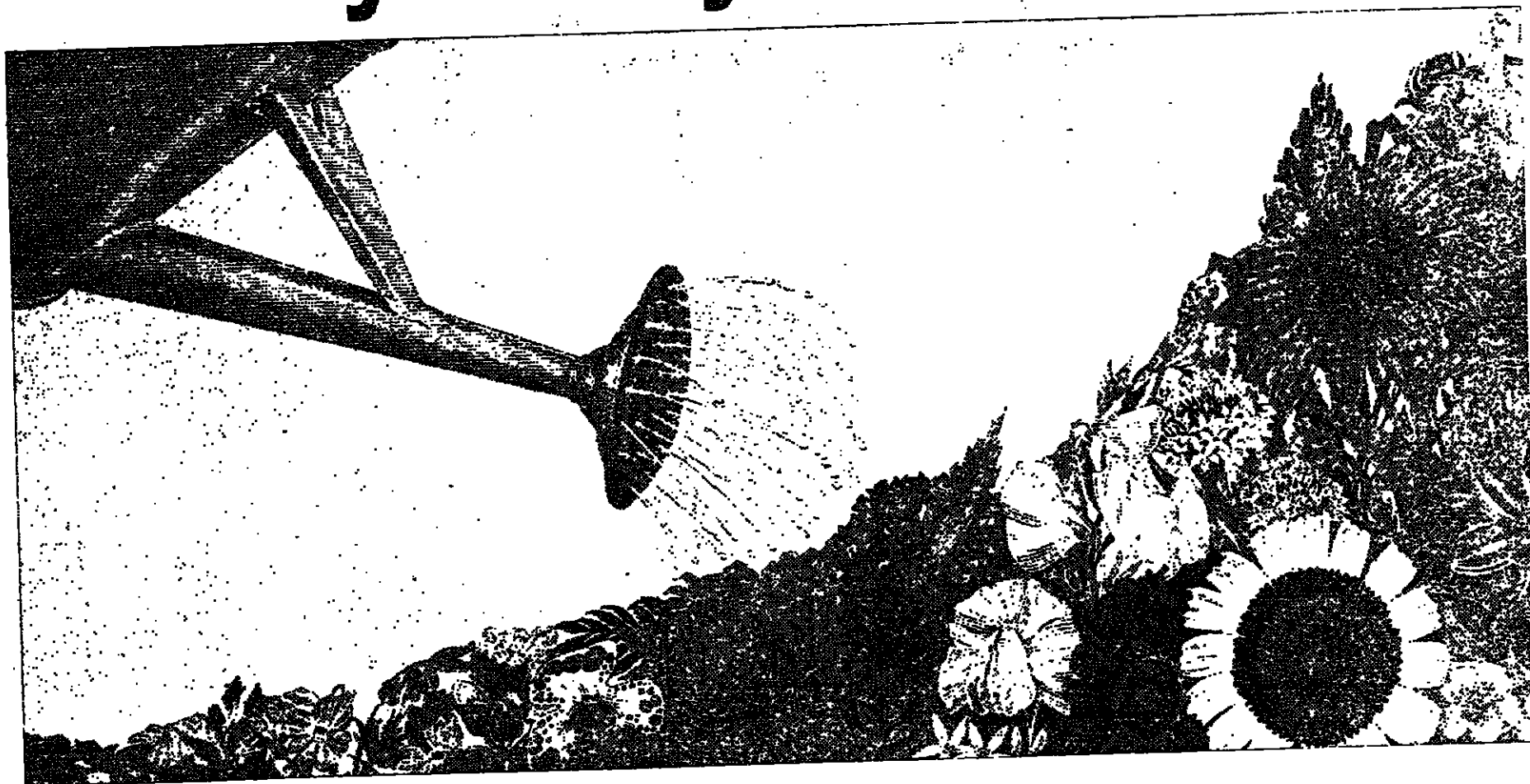
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By Percy Thrower.



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FAMILY MONEY/4

Banks
Current account - no interest paid.
Deposit accounts - seven days.
Notice required for withdrawals.
Barclays 5.75 per cent, Lloyds 5.75 per cent, Midland 5.75 per cent, NatWest 5.75 per cent, National Girobank 6 per cent. Fixed term deposits £10,000-£24,999, 1 month 6.125 per cent, 3 months 8 per cent, 6 months 7.875 per cent, National Westminster 1 month 7.75 per cent, 3 months 7.50 per cent, 6 months 7.57 per cent; Midland. Other banks may differ.

INTEREST RATES ROUND-UP

8 of Scotland Barclays Higher Rate Deposit Account £1,000-£9,999 £10,000 & over Cash Allen call	8.22 8.53 8.27 8.64 8.62 8.90 8.22 8.53	01 628 9000 01 628 1507 01 628 1507 01 628 2777
Chesbank Money Mkt. Plus HFC Trust 7 day HFC Trust 1 month Henderson Money Market Cheque Account	7.77 8.00 8.80 8.79 8.22 8.53	01 748 9251 01 238 8381 01 638 5757
Lloyds HICA M & G HICA Midland HICA £2,000-£9,999 £10,000 & over	8.25 8.51 8.22 8.51 8.00 8.24 8.30 8.56	01 628 4588 01 628 4588 07 422 2028 07 422 2028

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Local authority yearling bonds
12 months fixed rate investments interest 11.76 per cent basic rate tax deductible at source (can be reclaimed by non-taxpayer), minimum investment £1,000, purchased through stockbroker or bank.

Guaranteed Income Bonds
Return paid net of basic rate tax, higher rate taxpayers may have a further liability on maturity. 1.2-3.4 yrs, General Portfolio 9.1 per cent, 5 yrs Pinnacle Ins 9.1 per cent.

Local authority town hall bonds
Fixed term, fixed rate investments, interest quoted gross (basic rate tax deducted at source reclaimable by non-taxpayer until April 1986, when CRT becomes payable). 1 yr Mosely 7.5 per cent, min investment £1,000; 2 yrs Mosely 7.9 per cent, min investment £1,000; 3-7 yrs Edinburgh 8 per cent, min investment £1,000; 8-10 yrs Thame-side, 7 per cent, min investment £500. Further details available from Chartered Institute of Public Finance & Accountancy, Loans Bureau (01-538 5361 between 10am and 2.30pm) see also Prestal no 24808.

Building societies
Ordinary share accounts - 7.00 per cent. Extra interest accounts usually pay 1 to 2 per cent over the ordinary share rate. Rates quoted above are the best commonly offered. Individual building societies may quote different rates. Interest on all accounts paid net of basic rate tax. Not reclaimable by non-taxpayers.

Foreign currency deposits
Rates quoted by Rothschild's Old Court Int. Reserves 0481 26741. Seven days notice is required for withdrawal and no charge is made for switching currencies.

Starting
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Yen 7.75 per cent
D Mark 6.57 per cent
D Mark 3.71 per cent
Swiss Franc 4.84 per cent
Swiss Franc 1.76 per cent

Now it's high tech on the track of new cash

BUSINESS EXPANSION

The market appears to have had enough of heavy, asset-backed Business Expansion Scheme offers for the time being and is allowing the occasional high-technology venture to emerge.

Doubtless the asset-backed companies will come again towards the end of the year, but in the meantime investors may like to consider the latest offer - Imagraphic - which is looking for a maximum of £520,000 through sponsors UTC Securities.

Broadly speaking, Imagraphic will be marketing a very sophisticated form of computer graphics. It will produce high-quality commercial artwork for television and film animation, design for print and packaging and graphics presentation.

About £250,000 has already been spent researching the commercial potential of electronic image-processing, the technical term for Imagraphic's product - and the company is projecting pre-tax profits of £102,000, after 15 months' trading, and £286,000 for the following year.

Imagraphic will not be taking over any of the debts incurred in research and development investigations - instead the relevant directors are taking shares in the company, at their 5p par value, while outsiders pay 25p.

It is worth noting that all the directors appear to have considerable relevant experience, and age, on their side.



Peter Rhodes-Dimmer, chairman of Imagraphic

John Passey, chairman and managing director of sponsors UTC Securities, points out that this is a high-risk venture, although one with correspondingly high rewards if successful.

UTC previously launched a high-tech company under the BES, called Integrated Business Communications, about 15 months ago. The shares at that time were offered to the public at 32p, UTC, which makes a market in them, is now quoting the shares at 115p.

Meanwhile, not every BES venture goes like a song for the promoters and sponsors - witness Fine Country Homes, a BES venture which was looking to provide top-quality country homes, has failed to reach its minimum subscription level.

The least that the company needed was £750,000, a target which it unfortunately fell short of by about £30,000. This means the issue expenses, consisting largely of professional fees, printing costs and advertising will be paid by the sponsors and promoters.

In this case Fine Country Homes had issued expenses of £55,000. A third of this will be paid by the sponsor, Anthony Wiener & Co, and the promoters will take on the remainder.

Martin Hudson, one of the two promoters, is philosophical about his loss of about £18,000. "It is exceedingly expensive," he says. If he had his time again he says he would do more research into where to find the funds.

Lawrence Lever

A pace-setter for the elderly with property assets

HOME INCOME PLANS

The controversial and innovative chairman of tiny Stalwart Assurance has devised a home income plan for the elderly which could prove to be a pace-setter.

Home income plans have traditionally extracted income from elderly home owners' property by raising a mortgage up to £30,000, and using the money to buy an annuity. This provides income to repay the interest on the loan, which will qualify for tax relief, the remainder being extra spendable cash. The capital part of the loan is repaid when the house is sold after the elderly person dies.

But this new scheme involves the elderly person selling the house outright to Stalwart Assurance in return for a lifetime lease on the property, and a lifetime income tied to a house price index (linked to the value of Stalwart's property portfolio).

As the whole value of the house is given up rather than just the £30,000 limited by mortgage interest relief a higher income can be obtained by this scheme.

But - and it is a big but - the home owner has to give up ownership which may be psychologically unacceptable and if house prices fall, so will the income.

At the moment house prices are rising by 8-8.5 per cent a year. But under the Stalwart scheme, if property prices and inflation raced away as they did in the 1970s, the elderly person's income would be limited to a maximum rise in any one year of 15 per cent. The excess would be used to improve income in future years

when increases were below 15 per cent.

There is a minimum lease-rent of £5 a month with those properties valued at more than £40,000 paying an extra £1.25 per £10,000. This also moves in line with the house price index.

The householder is responsible for all repairs, and the condition of the house will be inspected every two years to ensure that it is being properly maintained. Stalwart says it may be able to advance the money for any repairs deemed necessary, deducting repayments from the monthly income over a number of years.

"The income is subject to the policyholders' Protection Act, which means it is 90 per cent protected," said Bob Morrison who is best known for creating the Family Assurance Friendly Society which paved the way for a new generation of dynamic-friendly societies.

"He's got an attractive idea," said one insurance broker. "If he really is on to a good thing, the more established companies will not be far behind. I'm advising anyone interested in this plan to wait a little longer and see what else comes along."

The plan may be attractive to those aged 60 to 70 who cannot get a worthwhile income from the traditional plans.

Under the Stalwart plan a 60-year-old woman with a house valued at £50,000 can get spendable income starting at £1,262.50 a year and moving with the house price index.

A woman of 75 would get £2,413.50 after tax. If she were 75-year-old woman were to look at a traditional plan she could get £1,753 a year spendable income in return for giving up £30,000 of the value of her house - but she would retain ownership of her home and any increase in value would be hers.

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INVESTMENT

A new form of building society investment on offer from financial advisers R. J. Temple, gives particular advantages to higher rate taxpayers, if they are able to defer cashing in their investment until they are in the basic rate bracket - and to those subject to UK Age Allowance clawback.

Called the Premium Share Account, it is an insurance policy wrapped around an investment in building societies. It guarantees to pay a rate at least 2.75 per cent above the base rate quoted by General Portfolio Life, the insurance company which is producing the wrap-around policy.

GPL is expecting to keep its base rate in line with the recommended building society ordinary share account rate - currently 7.25 per cent. This means the current return on the Premium Share Account is 10 per cent net of basic rate tax.

Liability to higher tax is postponed

The appeal for higher rate taxpayers is that because the building society investment is wrapped up in an insurance company bond, liability to higher rate tax is deferred until you cash in the bond.

By the time you retire or cash in the bond you might be a basic rate taxpayer only.

At the moment investors will earn 10 per cent net of basic rate tax on the investment. Provided the bond is held for three years, there will in addition be a 3 per cent bonus.

For example, if you invest £10,000 today, in three years' time there will be a bonus of £300.

Income is paid annually and the investment may be continued beyond the original three-year term. If you keep £5,000 or more in the account, income can be paid monthly at the rate of 9.57 per cent.

The bond is particularly attractive to top-rate taxpayers who need income from their investments since the liability to higher rates of tax is postponed until you encash the bond.

The same applies to investors subject to Age Allowance clawback - although here the bond is not so attractive as the various schemes for taking an income from National Savings certificates.

Because you do not have to gross up the return from the bond, as you would with a straight building society investment, the impact on your entitlement to Age Allowance is lessened, just as the liability to higher rate tax is deferred.

At any time after two years you can obtain your money on two months' notice - before that there are penalties.

Full details of the Premium Share Account are available from R. J. Temple & Co, 37 Grand Parade, Brighton, Sussex BN 2QA (Brighton) 673136.

Lorna Bourke

Quick guide to finance

Accountants Robson Rhodes have just released an updated UK 1985-86 version of the well-received *Personal Financial Planning Manual* they produced last year (Batterworth's £15.50). Compiled by Robson Rhodes partner, John Rayer, a tax expert, the book takes into account the implication of this year's finance and social security legislation.

It has two new sections on financial futures and traded options for more sophisticated investors.

The work is split into five sections - headed investments, family finances, life assurance, pensions and capital transfer tax.

It makes clear that personal financial planning is individual and suggests what sort of things people should be considering at different stages in their lives.

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It has two new sections on

FAMILY MONEY/5

Take Christmas into account

Money is always a last-ditch option for flustered grandparents or friends who have run out of ideas for Christmas presents.

One attractive idea this Christmas is to open a special account with one of the clearing banks or building societies that operate such a scheme.

Not only will parents, grandparents or other donors be able to pack up or send an array of small gifts to the child or teenager, but in most cases they will be reminded of the gift on their birthday and by regular magazines, as well as starting them on the savings habit.

Six banks operate such schemes. The Bank of Scotland (not to be confused with the Royal Bank of Scotland) offers a SuperSaver account for those under 16 years with a 9 per cent rate of interest.

For a minimum of £1, the child receives a folder, a pen, a

The account earns 8 per cent interest, while Midland's Gift-Saver's scheme offers 2 per cent above its normal deposit rate - that's a total of 7.75 per cent.

For a £10 opening sum, the child receives a project folder, geometry set, a home bank file, an Oxford dictionary, a badge and a saver's card - the best pack value from any bank.

Griffiths account holders have a magazine twice a year and a card on their birthday.

National Westminster's Piggy account starts with a minimum £3, of which £1 is credited to the account, and the balance pays for the pack of pencils, a plastic wallet and the first ceramic pig. There are five pigs to collect, and one is free with every £25 saved. They can be used as money boxes. The rate is 7.5.

The Trustee Savings Bank offers the Jeans Scheme with a minimum 50p and a rate of 7.25 per cent. Posters, a passbook and other gifts come on opening, followed by a quarterly magazine and a birthday card.

Building societies have been the pioneers of children's accounts. Several have secured key symbols, such as Abbey National's Money Mouse for its Junior Savers Club. Puzzles, balloons, pencils and writing books are given on opening the account which costs a minimum £1. The maximum age is 18 and money boxes cost 50p. The rate is 7 per cent.

The Anglia has free gifts for £1 opening credit with its Top Saver account, paying 8.25 per cent. Its money boxes are £1.95 to non-members but only £1 to members. Pencils, crayons, a badge and a balloon are presented on opening and a card is sent on the child's birthday.

In addition, as with most societies, there is an annual statement. A few send one twice a year, using one of the occasions to send birthday greetings.

The Acorn 7 per cent account with Bradford & Bingley gives a free money box on opening. With a maximum age of 14 years, it includes a gift voucher scheme which may be cashed in or credited to the account.

For those aged 14-21 years, the society has an enterprising Money Manager account. It includes a file on key financial subjects such as insurance, car insurance, tax and a telephone number for assistance on financial matters.

Snoopy is the name of Bristol & West children's account with 50p-£5 savings stamps that can be collected, depicting Snoopy cartoon pictures. Badges and a balloon are given on joining, as well as cardboard cut-outs of

Marmalade sandwiches won't go in the post

Snoopy and his house. The money box costs only £1.50 but retails in shops for about £4. The rate paid on the account is 7.25.

The Woolwich has a 7 per cent account with an introductory pack of a ruler, pencils and other items. A birthday card and annual statement are features.

One of the most attractive children's accounts is the Jumbo with the Peckham, paying 9.15 per cent. The maximum age is 16 years. The society pays the annual subscription to join the World Wildlife Fund or Young Ornithologists Club with their

respective magazines, badges, etc. Alternatively, a child can have half the cost of membership to Junior Friends of London Zoo paid for.

Gifts dependent on the child's age are given by the Melton Mowbray Building Society which pays 8.5 per cent. Birthday and Christmas cards are sent, and there is the chance to participate in competitions.

The Portman's Young Generation account pays 9.25 per cent with a minimum £5 investment. Crayons, a booklet, a badge and other goodies are given on joining. No card is sent, but several festive calendars.

The Norwich has a 7.25 per cent scheme, known as the Moneytree, with occasional promotions. Maximum investment is £500 a year.

Skipton has a 7 per cent Junior Investor scheme for children up to 18 years, with a complimentary money box in the shape of a castle. It gives children and teenagers the chance to buy a sports bag for £2.

The Chelsea Kid's account pays 7.57 per cent and allows a child to buy a money box in the shape of a rocket for 75p. There are introductory gifts and an annual statement but no birthday cards.

Leeds Permanent's Young Leader pays 8 per cent below £500 and 7 per cent for above this level. A child can withdraw or close funds after his or her seventh birthday. There are no special gifts or cards.

The Junior account with North Wilt's Ridgeway pays 8 per cent and also offers a birthday card, a passbook and an annual statement but no other special items.



Cheltenham & Gloucester's Paddington account pays 7 per cent. Marmalade sandwiches do not go easily through the mail and instead a birthday gift can be collected at any branch or full agency. The maximum age is 13 years and the minimum sum that can be invested is £1.

Halifax's Little Extra Club features the Allicat symbol and is for below 13 years. The rate is 7 per cent below £500, rising to 8.5 per cent over £500. A birthday card receives a pack which includes a colouring book, a mobile, a free money box and a comic.

The Britannia introduced its

Would you like your child or grandchild to receive £9,321 at age 21?

If you're like many parents, grandparents or god-parents you are probably keen to set aside some money regularly or in a lump sum to benefit the youngster/s at a later date.

The problem is how to do it so they (rather than the taxman) reap the benefit.

The solution is the Baby Bond, a new concept introduced by one of the oldest established friendly societies, Timbridge Wells Equitable.

Under this scheme you set aside £100 a year per child for ten years. Or you put in a lump sum of £800 straight away and leave it there for ten years, thereby achieving a discount of 20% on the bond at the outset.

Because The Timbridge Wells enjoys the special tax concessions granted only to friendly societies, the money grows

entirely tax free, which is more than you can say of monies placed either in building societies or bank deposits, where tax is deducted at source and cannot be refunded.

And you can expect an above average rate of growth. For a child just born, the sum of £6,129 could be available at age 18, or £9,321 at age 21, or £16,515 at age 25, all free of tax. Keep in mind that these specific figures are illustrations only and assume a growth rate of 15% p.a. in the underlying tax free fund. Find out more today.

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How your donations help to stop the violence

CHARITIES

Christmas is traditionally the time for giving and it is the season when charities are particularly active. Most donors are well aware of the tax benefits of giving by a deed of covenant but how is your money spent? Family Money takes a look at the activities of one charity - the National Society for the Prevention of Cruelty to Children.

A three-month-old baby boy was left naked for hours in a freezing cold upstairs room. An eight-year-old girl was sexually abused by her father for months. A boy, aged four, was traumatized and turned into a violent "animal" because of his parents' continuous marital disputes.

These were recent NSPCC real-life cases. They involved real children and their suffering was very real indeed. They all show why the NSPCC is still a reality today in 1985, even after 100 years of helping and protecting children.

Child abuse, as a number of court trials this year have

highlighted vividly, is a significant social problem. It occurs in cities and in the countryside. It involves rich and poor families, and its victims can be tiny babies or teenagers.

The scenarios for abuse are legion. A usually loving and caring mother may suddenly lose control when pressures at home become too much and may hit her child too hard. A couple's violent marriage rows may get out of hand and their baby is injured. And, there are deliberate sadistic forms of abuse.

The NSPCC's own research reveals many trigger factors for abuse, including marital discord, financial problems and, increasingly, unemployment.

The NSPCC marked its centenary last year, raising more than £14 million in a special appeal. The charity was founded in 1884, to improve the lot of so many children who were living desperate lives. Severe child abuse, heavy beatings and horrific neglect were then commonplace. Parents often treated their children as mere objects of property to do what they wanted with them.

Of course, things have changed dramatically in the intervening 100 years. The NSPCC has helped more than nine million children, laws have

been passed to protect children of all ages, and welfare and child care services are well established.

But child abuse continues. And, as the NSPCC's own recently published statistics show, an increasing number of cases are being reported on child abuse registers maintained by the society across the country.

So how is the modern-day NSPCC organized to help to deal with the problem of child abuse? And, of particular interest to Family Money readers, how does the NSPCC raise enough funds to keep its work going?

The NSPCC's services to children are changing to fulfil the aims of the society's Centenary Charter. Child care work has traditionally been based on the work of the inspector, and for some years the society has run a number of special units where more inten-

There will be a service 24 hours a day

sive therapeutic work with children and families has been carried out.

Now, the NSPCC is establishing a network throughout England, Wales and Northern Ireland of child protection teams (the Royal Scottish Society for the Prevention of Cruelty to Children operates in Scotland). More than 20 teams are already in place, and the NSPCC wants 60 by the end of 1988.

These teams will integrate all the society's child care activities in a given area - a 24-hour-a-day investigative response service to calls about a child who is at risk, consultation and training services, family centres, playgroups, drop-in centres.

The planning behind every one of these teams has involved considerable discussion with all local authorities and many are offering their support by providing financial backing to their local team.

Child protection teams represent the future course of the society's work, but this long-term plan has to be funded year by year. In 1985 alone, the NSPCC will need to raise £14.5 million at least. To do this it has to organize itself well, but it will also take a great deal of effort and fund-raising skill.

New techniques are being



Familiar sight this Christmas: NSPCC picture of a child cowed by abuse

explored to raise so much annually, but without doubt traditional fund-raising, by street collections, flag days, jumble sales and ever-popular coffee mornings, remain the major sources of generating income.

The NSPCC is supported all over Britain by voluntary district and regional fund-raising committees, whose tireless work aids the society in these ways.

The fund-raising effectiveness of these supporters was particularly evident in 1984. Extra regional committees were set up to achieve financial targets as part of the NSPCC's overall £12 million centenary appeal. These committees proved tremendously successful and were a major force behind making the multi-million "dream" a reality.

This hard-core support, then, is indispensable. But the NSPCC also tries to tap other sources of income. The society has always attracted legacy donations - 24.4 per cent of total income last year - but commercial sponsorships, direct company promotions, trading activities and charitable trusts are all revenues being pursued to obtain the high £14.5 million 1985 target.

A major charity of the scale and importance of the NSPCC, with 80 per cent of its income in public donations, believes it is right in developing new opportunities from industry, commerce and grant-giving organizations to add to its tremendous grass roots public support.

Such opportunities will become more important, if, as seems inevitable, the NSPCC has to go on raising even more money every year.

The fund-raising effectiveness of these supporters was particularly evident in 1984. Extra regional committees were set up to achieve financial targets as part of the NSPCC's £12 million centenary appeal.

Funds that gear up but often slip back

INVESTMENT TRUSTS

Investment trusts, long the wallflower of the investment scene, make much of their advantages over the more popular pooled investment vehicle, the unit trust.

As a closed-end investment fund, an investment trust can borrow to invest at a time when share prices are rising, thereby enhancing its performance by gearing. A unit trust cannot do this.

Short-term comparisons, however, indicate that investment trusts, whatever their apparent advantages, are not doing as well as unit trusts.

The one-year and two-year performance figures show that unit trusts have easily outperformed investment trusts - and this at a time of more or less continuously rising prices when the investment trusts' ability to gear up should have stood them in good stead.

Top-performing Lowland managed to turn an initial investment to £100 into £165.70 over the one-year period. But FS Balanced Growth, its unit trust counterpart, did much better with a return of £196.20.

And the second best-performing investment trust, Drayton

Premier, at £151.40, did not manage to do as well as the 10th best unit trust, TR Smaller Companies.

A similar situation exists over the two-year period. Lowland, an outstanding investment trust performer in both the short and the long term, beat the top-performing unit trust, Vanguard, by a

whisker, turning in £221 compared with Vanguard's £217.20.

But below this, the unit trusts take over again, showing a much better return than the investment trusts.

However, what the tables do reveal is that investment trusts show a much more consistent performance than unit trusts.

Among the unit trusts, only Vanguard Special Situations turns up among the top 10 over one, two, four and six years.

Investment trusts vary less widely. Lowland, Flemish Enterprise, Greenstar, Meldrum, City of Oxford, Murray Income Family and others regularly appear among the top performers over both the short and longer term.

LB

UNIT TRUST & INVESTMENT TRUSTS/TOP TEN

Current value of £100 invested over various periods

Unit trusts	12 months	Investment trusts	12 months
FS Balanced Growth	196.2	Lowland	165.7
TR Special Opportunities	170.9	Drayton Premier	151.4
Oppenheimer European Growth	167.0	TR City of London	141.1
Simon & Coates Special Sit	165.7	Murray Income	140.3
FS Income Growth	164.2	City of Oxford	139.4
Guinness Nelson Recovery	158.4	Meldrum	139.3
Vanguard Special Sit	156.8	Family	139.1
County Bank Fund	155.6	Lowland	138.1
Murray Income	155.4	Flemish Enterprise	138.0
TR Smaller Companies	155.1	Flemish Enterprise	138.5
Unit trusts	24 months	Investment trusts	24 months
Vanguard Special Sit	217.2	Lowland	221.0
FS Balanced Growth	207.7	FS & Co Eurotrust	198.8
Oppenheimer European Growth	195.6	Drayton Premier	198.4
Simon & Coates Special Sit	195.0	TR City of London	193.2
TR Special Opportunities	193.7	Murray Income	187.2
FS Income Growth	191.8	Flemish Enterprise	182.5
N & G Midland & General	191.5	Flemish Enterprise	182.4
HBL Smaller Companies	190.3	Murray Smaller Markets	181.7
Murray Income	190.3	Sec Trust of Scotland	176.9
County Bank Fund	190.3	Temple Bar	176.5

Unit trusts - offer to offer price, net income reinvested - investment trusts - mid-market prices, net income reinvested

"THATCHER'S CHOICE"

Mrs Thatcher writes in The Share Book by Rosemary Burr: published this week "For too long the world of shares and shares has been a mystery understood by only a small minority. Yet the new opportunities will go begging unless enough people know how to take advantage of them. Now at last the tide is turning, and I am sure that this book will contribute to the process, it is about the nuts and bolts of buying, holding and selling shares. It should provide a valuable source of information and advice for many. Praise indeed. But Rosemary Burr's book does a thorough job. It provides an A-Z of share terms from Account to Zero Coupon Bond, a guide to how to buy shares including a list of stockbrokers. Tax, share prices, how to set up an investment club, unit trusts and investment trusts are all covered." The Times

"A great present for the first-time shareholder" Sunday Express
"takes the mystique out of the stock market" The Guardian
"the glowing prize ministerial endorsement is well deserved... Rosemary Burr has provided every possible nut and bolt in a handy 207-page volume" Financial Weekly

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TSB	11 1/2%
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THE TIMES UNIT TRUST INFORMATION SERVICE

UNIT TRUST NAME	MANAGER	INVESTMENT OBJECTIVE	ASSETS UNDER MANAGEMENT (£M)	NAV	1 YEAR %	3 YEAR %	5 YEAR %	10 YEAR %
ABN AMRO UNIT TRUST	ABN AMRO	Worldwide	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO WORLDWIDE	ABN AMRO	Worldwide	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO EUROPE	ABN AMRO	Europe	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO AMERICA	ABN AMRO	America	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ASIA	ABN AMRO	Asia	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO AUSTRALIA	ABN AMRO	Australia	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO AFRICA	ABN AMRO	Africa	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO OCEANIA	ABN AMRO	Oceania	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ENERGY	ABN AMRO	Energy	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO FINANCIAL	ABN AMRO	Financial	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO HEALTHCARE	ABN AMRO	Healthcare	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO TECHNOLOGY	ABN AMRO	Technology	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO TELECOM	ABN AMRO	Telecom	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UTILITIES	ABN AMRO	Utilities	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO REAL ESTATE	ABN AMRO	Real Estate	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ARTS & CULTURE	ABN AMRO	Arts & Culture	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ENVIRONMENTAL	ABN AMRO	Environmental	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO SPACE	ABN AMRO	Space	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO TRANSPORT	ABN AMRO	Transport	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO DEFENCE	ABN AMRO	Defence	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO MEDIA	ABN AMRO	Media	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO FOOD & BEVERAGE	ABN AMRO	Food & Beverage	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO RETAIL	ABN AMRO	Retail	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO SERVICES	ABN AMRO	Services	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO CONSUMER	ABN AMRO	Consumer	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO INDUSTRIAL	ABN AMRO	Industrial	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO BASIC	ABN AMRO	Basic	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ADVANCED	ABN AMRO	Advanced	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO HIGH TECH	ABN AMRO	High Tech	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO SUPER	ABN AMRO	Super	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ULTRA	ABN AMRO	Ultra	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO HYPER	ABN AMRO	Hyper	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO MEGA	ABN AMRO	Mega	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO GIGA	ABN AMRO	Giga	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO TERA	ABN AMRO	Tera	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO PETA	ABN AMRO	Peta	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO EXA	ABN AMRO	Exa	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO ZETTA	ABN AMRO	Zetta	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO YOTTA	ABN AMRO	Yotta	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO BRILLIANT	ABN AMRO	Brilliant	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO STUNNING	ABN AMRO	Stunning	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO GORGEOUS	ABN AMRO	Gorgeous	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO SPECTACULAR	ABN AMRO	Spectacular	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO MAGNIFICENT	ABN AMRO	Magnificent	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO SUPERB	ABN AMRO	Superb	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO EXCELLENT	ABN AMRO	Excellent	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO OUTSTANDING	ABN AMRO	Outstanding	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO EXCEPTIONAL	ABN AMRO	Exceptional	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO FANTASTIC	ABN AMRO	Fantastic	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO MARVELOUS	ABN AMRO	Marvellous	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO INCREDIBLE	ABN AMRO	Incredible	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNBELIEVABLE	ABN AMRO	Unbelievable	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO INCOMPREHENSIBLE	ABN AMRO	Incomprehensible	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNFATHOMABLE	ABN AMRO	Unfathomable	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNLIMITED	ABN AMRO	Unlimited	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNBOUNDED	ABN AMRO	Unbounded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNRESTRICTED	ABN AMRO	Unrestricted	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNOBSTACLED	ABN AMRO	Unobstructed	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNHINDERED	ABN AMRO	Unhindered	1,200	1.12	12.5	15.2	18.1	21.3
ABN AMRO UNIMPEDED	ABN AMRO	Unimpeded	1,200					

Briton jailed for life over Cyprus Israeli murders

From Our Correspondent, Nicosia

A Briton and two Palestinians were found guilty yesterday of the murder of three Israelis at Larnaca last September. All were sentenced to life in prison.

Ian Michael Davison, aged 27, of South Shields, Tyne and Wear, and his co-defendants - Khaled Abdul Kader al-Khatib, aged 28, of Syria, and Abdul Hakim Sado al-Khalifa, aged 29, of Jordan - showed no emotion as the verdict was read. They emerged from the courtroom here after the 75-minute session with smiles, their right hands raised in "V" for victory salutes.

Davison told reporters he had "no regrets at all and would do it again tomorrow" because he felt the Palestinians had a just cause. "I feel happy about what I did," he said, adding: "The Israelis have been killing Palestinians for years and nobody is thinking about that."

Asked if he had any message for his parents in England, he said: "Happy Christmas."

Al-Khalifa, who had a tattoo on his left arm reading, in Arabic: "My life is a suffering" said: "The sentence doesn't matter - what matters for us is that we have done our duty to the Palestinian cause."

Al-Khatib maintained during the trial that the three Israelis were spying in Cyprus and had been responsible for the deaths of many Palestinians. The Israeli Government has denied any spy link.

The murders set off a bloody chain of events. On October 1, the Israeli air force bombed the Palestine Liberation Organization headquarters in Tunis in retaliation, killing at least 60 Palestinians and Tunisian civilians. The hijacking of the Italian cruise ship Achille Lauro a week later was claimed to be a response to the Israeli raid.

Before the reading of the verdict and sentencing the three defendants had made statements to the court in Arabic. All ended with the phrase: "Revolution till victory."

Al-Khatib's pledge to "continue the struggle" was followed by al-Khalifa's insistence that "our cause is just". Davison, in turn, said: "Even if I am sentenced to 100 years, I am not interested, as my freedom is in my heart and in my conscience. Everyone must struggle for Palestinian rights and revolution till victory."

Davison, an unemployed carpenter, had joined the Palestine Liberation Organization after watching televised reports of the Israeli aerial bombardment of Beirut in 1982. He fought with PLO forces in Tripoli, Lebanon, until Syrian-backed Palestinians forced the PLO chairman, Mr Yasser Arafat, to withdraw in December 1984.

Family support: Mr Sam Davison, the father of Ian Davison, said yesterday that the sentence had come as no surprise to the family.

Mr Davison said: "He accepted it as much as anyone else. He will find it hard at first but he will be able to acclimatize to his conditions. He does not look on himself as a murderer - a killer, yes - but he is a soldier and that is his sole purpose."

Mr Davison added that Ian's family and friends in South Shields would visit him in jail in Cyprus.

He added: "We are told he may spend up to 20 years in prison but he was prepared for that. He is also prepared to face the possibility of being a target of some kind of revenge attack."

Nato flotilla meets Thames barrage



Minesweepers and minehunters passing through the Thames Barrier on their way to the Pool of London where the six ships of Nato's multi-national Standing Naval Force Channel are berthed alongside HMS Belfast and open to the public from 2pm to 4pm to day and tomorrow.

The mine counter-measures force is led by Commander Dirk Sluiter of the Royal Netherlands Navy in the minehunter Haarlem (front row, centre), the first naval formation through the barrier.

The other ships are the UK "Hunt" class HMS Middleton (second row, bottom), the minehunters Trautman from Belgium and Lindan from West Germany, and two minesweepers, Sirius and Pollux, both from West Germany.

Pilot failed to have Gander plane de-iced

Continued from page 1

It has not yet paid all of the fine.

Mr Robin Mattel, of Arrow, said that the airline was in good standing with the FAA and that the inquiry had turned up only technical violations.

In Washington the Pentagon said that Arrow, which has three troop transport contracts, had passed an inspection in February.

At the blackened crash scene

at Gander, searchers yesterday continued the harrowing work of gathering bodies and taking them to a mortuary in a hangar. The servicemen, members of the 101st Airborne Division, were returning home for Christmas after six months with the multinational peacekeeping force in Sinai.

BEIRUT: A telephone caller claiming to represent Islamic Jihad, the extremist Muslim group holding at least four Americans hostage in Lebanon, said in West Beirut that his organization was responsible for "bombing" the aircraft.

Such calls are often made when Western nations suffer loss - even if in reality they arise from accidental disasters - and there was no proof that the Arabic-speaking man in fact represented Islamic Jihad.

Electricians rebuff TUC on ballot aid

Continued from page 1

union legislation which they would seek from a Labour Government. Their recommendations will go before the TUC general council and will be presented to a special delegate conference on the subject early in the New Year.

The ballot papers sent to EETPU members contained both sides of the argument, but also included a letter from Mr Hammond which made it clear that he wanted the members to vote. The engineers avoided suspension at September's Congress by promising to include balanced material for their members' perusal. The AUEW already has accepted £1.2 million from the state after a 12 to one vote in December last year.

Animal fair under the full moon

The price of a camel is down this year. The number for sale at the biggest fair in India went up because of the drought.

While Uttar Pradesh, Tamil Nadu and points east were awash with the south-west monsoon, the October rains and the north-east monsoon, the desert state of Rajasthan was virtually rainless. So the farmers did not have enough winter keep for their stock and were bringing the animals to market.

The little town of Pushkar, enfolded in a pen of hills, fills at fair time with thousands of camels, buffaloes, and horses, and lesser numbers of sheep, goats and donkeys.

At the full moon of the Hindu month of Kartik, tens of thousands of Hindu faithful descend on Pushkar lake for ritual immersion, or to visit some of the 100 or more temples around it.

The combination of religious pilgrimages, the colour and the animal fair is irresistible to tourists, so the town fills with two or three thousand Westerners too, peering through binoculars at a strange, toothed drover, whose hand is immediately stretched out for bakshish.

The Westerners fill the guest houses and for them a thousand-bed encampment springs up on the desert dunes.

The encampment, set up by a state quick to spot a way of capitalizing on foreign curiosity, is filled with orange-coloured French-style tents with, shower and toilet Western loo close by.

A dining room serves a vegetarian curries with the chutnies taken out. A souvenir shop offers local handicrafts, and a couple of banks offer cheque-cashing facilities.

Directly across the sandy road, the local colour begins. Villagers from around the state camp here, without tents or loos, sleeping under the camel carts, or around the animals.

The men are fine and spare-looking with elaborate moustaches, brilliant coloured turbans, pink, yellow and crimson, and earrings that make them look preposterous.

The women are the most splendid in India, with dark red, and orange and blue combination with lime green, acid yellow and electric blue. They have ankle bracelets and bangles that jangle as they walk.

The camels pose against the skyline, and complain among themselves with a gastric gasp. They complain louder when their ears are stamped to register a sale, or when their legs are hobbled.

As almost everywhere in India, however, the bureaucrats are not hard to find. Here they sit under hessian canopies, registering every sale, and collecting the sales tax.

When an Unouchak, or a tribal or poor peasant with fewer than eight bullocks (five acres) of land, buys a camel the Government steps in to help him. A 700-rupee subsidy is given as an outright grant, a low-interest loan of 2,000 rupees is arranged, and the whole deal is written down in triplicate, with buyer's and seller's thumb-prints, and stamp duty, and pins and paper.

As the sun goes down it reflects off the desert sand and illuminates the dust kicked up by 33,621 animals.

Then the raucous metallic din of competing loudspeakers begins to attract the rupees of those who have sold or bought their livestock. The illuminated sideshows keep up their hullabaho: into the small hours, inviting paying customers to a sideshow where a bored 10-year-old girl chants her husband's name, a chapatti, and a drink of tea, all with her feet.

There is a circus and a magic show packed to the doors with Rajasthanis refusing to show any enthusiasm, but smiling with approval when the clowns strike one another.

A 200-ft. saddest sight, with an African lion held in a cage under a tent, the lion, a cheetah, a leopard, a porcupine, a snake, a crocodile that looks dead but reacts when prodded with a stick, as they all are from time to time.

No time comes to Pushkar expecting people to be kind to animals.

Michael Hamlyn

Border escape

Munich (AP) - A 23-year-old East German border guard has escaped over the heavily protected frontier into Bavaria, wearing his uniform but carrying no weapons.

River drama

Donaldsonville, (AP) - The Mississippi Queen, a paddle wheel excursion boat with 400 on board, collided with a tugboat in Louisiana, 50 miles upriver from New Orleans.

Today's events

Royal engagements: The Duchess of Gloucester attends a Christmas Carol Concert given by the Massed Choirs of the London Teaching Hospitals in aid of the Malcolm Sargent Cancer Fund for Children at the Royal Festival Hall, 2.50.

Solution of Puzzle No 16,914

ACROSS: 1. ACHIEVE, 2. MURDER, 3. BLOOD, 4. LOST, 5. U.S.A., 6. BLOOD, 7. LOST, 8. MURDER, 9. ACHIEVE, 10. BLOOD, 11. LOST, 12. MURDER, 13. ACHIEVE, 14. BLOOD, 15. LOST, 16. MURDER, 17. ACHIEVE, 18. BLOOD, 19. LOST, 20. MURDER, 21. ACHIEVE, 22. BLOOD, 23. LOST, 24. MURDER, 25. ACHIEVE, 26. BLOOD, 27. LOST, 28. MURDER, 29. ACHIEVE, 30. BLOOD, 31. LOST, 32. MURDER, 33. ACHIEVE, 34. BLOOD, 35. LOST, 36. MURDER, 37. ACHIEVE, 38. BLOOD, 39. LOST, 40. MURDER, 41. ACHIEVE, 42. BLOOD, 43. LOST, 44. MURDER, 45. ACHIEVE, 46. BLOOD, 47. LOST, 48. MURDER, 49. ACHIEVE, 50. BLOOD, 51. LOST, 52. MURDER, 53. ACHIEVE, 54. BLOOD, 55. LOST, 56. MURDER, 57. ACHIEVE, 58. BLOOD, 59. LOST, 60. MURDER, 61. ACHIEVE, 62. BLOOD, 63. LOST, 64. MURDER, 65. ACHIEVE, 66. BLOOD, 67. LOST, 68. MURDER, 69. ACHIEVE, 70. BLOOD, 71. LOST, 72. MURDER, 73. ACHIEVE, 74. BLOOD, 75. LOST, 76. MURDER, 77. ACHIEVE, 78. BLOOD, 79. LOST, 80. MURDER, 81. ACHIEVE, 82. BLOOD, 83. LOST, 84. MURDER, 85. ACHIEVE, 86. BLOOD, 87. 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